

CHOICE

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**Travel
insurance:**
find the
best deal

Olive oil

Looks great,
shame about
the taste?

What's the best
**online
bookshop?**

Getting online made easy



Jane Mackenzie

It's getting harder and harder not to feel like a second-class citizen if you don't have access to the Internet. Some companies only give you the option of contacting them via email or their website, and you can't even enter some competitions unless you're online.

The net's also made buying options wider in some areas — books in particular. So much so that CHOICE has tested online bookshops for the first time. Do they all have the huge range and variety of books their

reputation leads you to expect? Can you browse like in a normal bookshop? Read reviews? Check out titles in your favourite genre? And, bottom line, will buying online save you money?

Just as important, can you be sure your financial details are safe when you order a book online? And will the site keep your personal information to itself or sell it on to other marketers?

CHOICE trialists checked out 12 Australian and overseas online bookshops to find the answers to those questions — see page 26 for the full story.

But what if you're not online, hate feeling left out, but don't know how to go about buying a computer or getting Web access? CHOICE has tried to make it easy for you. We've negotiated various special-offer deals for subscribers that will get you computerised and online for a reasonable price and with a minimum of fuss, plus a three-year warranty, home delivery and installation, and online support.

There are different deals for people with different needs, from education to business to complex games, or just simple software and Web access. Look at page 38 to see if there's a package to suit you.

And if you're a real computer novice, the article on page 35 should help you with a bit of background knowledge.

CHOICE doesn't think technology should make any consumer feel like a second-class citizen. We hope these special offers will help give everyone access to the online world.

Jane Mackenzie
Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399. Fax us on (02) 9577 3355.
email us at ausconsumer@choice.com.au
World Wide Web address: www.choice.com.au

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Cover photo:
Photolibrary.com.au



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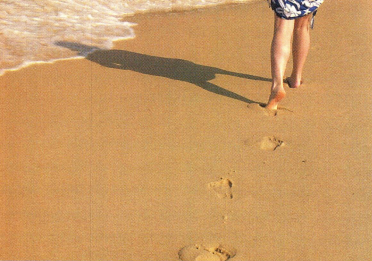
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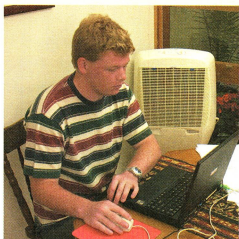
Crazy claims, over-the-top ads — the ridiculous, the outrageous or the plain misleading.



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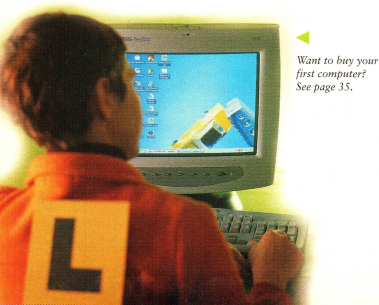
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You can buy books online that'd be hard to find in any bricks-and-mortar bookshop, but are there any traps to watch for? And which are the best online bookshops?

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REQUEST A TEST

If you've seen something you'd like us to test, email us at requestatest@choice.com.au or call us on (02) 9577 3399.

New mobile phone shielding device looks promising

The **ERAM Mobile Phone Radiation Reducer** is a small device that slips over the antenna on your mobile phone and is claimed to "substantially reduce the amount of radiation absorbed by the brain during mobile phone use".

Of course, the jury's still out on whether the radiation emitted by mobile phones is a hazard (see CHOICE, August 2000), but for people who

are concerned, devices claimed to shield you from mobile phone radiation have been on sale for a number of years.

However, tests of these earlier versions have suggested they may not be much, if any, use. (The test results from *Which?*, CHOICE's UK equivalent, can be read on CHOICE online: www.choice.com.au.)

Independent tests on the **ERAM** device suggest that it's different. Conducted by the same lab that tested

hands-free kits for CHOICE recently, and reviewed by our independent expert, they indicate that using the **ERAM** device does lower the SAR levels in the area of a user's head by a significant amount. (SAR is specific absorption rate — a way of describing how much energy is taken in by human tissue exposed to radiation.)

The **ERAM** isn't widely available yet. We bought one from a shop in Newcastle, NSW, but the supplier says it'll be more widely available soon, and you can order one from the **ERAM** website (www.eram.org), by phone on 1300 137 977 or by fax on (02) 4963 4900. It costs \$49.95 (plus postage and handling if mailed out). And as the photo shows, it'll only work with phones that have an external stub antenna.

It's worth noting also that CHOICE tests of hands-free kits (August 2000) showed an even greater reduction in SAR. However, since phones emit radiation whenever they're switched on, not just when you're talking, the **ERAM** device can reduce SAR to other parts of your body if you wear the phone on a belt or carry it in your pocket. On your belt you just turn the device around so the shield faces your body.



Beware of phony invoices

We've all heard of people receiving invoices for goods or subscriptions they never ordered, but so far very few scam operators have been courageous enough to send one to CHOICE.

Nevertheless, two invoices we received in August raised our suspicions. Both were from the same magazine publishing house. One

was addressed to our magazine editor and the other, identical, to our media spokesperson. A note attached to the invoices urged us to authorise payment immediately so they could continue sending us a particular magazine, which we had neither ordered nor received.

There was no phone number printed on the invoice, and no street address — all indications that it's a scam. As it turned out, though, the

company was listed in the telephone directory. We called and were told its computer system had failed and had sent out invoices erroneously to people who had trialled their magazine in the past. We were also told they'd sent out an apology to everyone who'd wrongly been invoiced.

We can't say whether it was a genuine mistake or a lame excuse. But scams like these — where you receive an invoice for a subscription or goods that you never ordered or received — aren't uncommon. Keep this in mind before you authorise payment of an invoice for something you're not sure about having received or ordered.



Allergies and food labels

If you've an allergy, labels warning that a food "may contain" nuts, eggs or seeds are a problem. Are manufacturers genuinely warning consumers, or are they trying to avoid legal liability?

Alexandra Waird, who's five years old, is so severely allergic to peanuts that exposure could kill her. Last time she had a reaction, "Her lips, tongue and neck swelled to three times their normal size," says her mother Allyson. It's dangerous for her even to touch somebody who's eaten peanuts, so the family's house is completely peanut-free and Allyson has become a strict label checker. "If we don't know what's in a food she's offered, we don't let her have it," she says.

So she's appalled by the "may contain" warning, which she recently found on a packet of rolled oats. "I can see no reason why a basic and staple food item like rolled oats should ever be exposed to or contaminated by peanuts, or anything else for that matter," says Allyson. "Do they or do they not contain traces of peanuts? 'May' is simply not good enough."

You'll find similar warnings on many products, so what do the labels mean? Unfortunately, it seems that depends on the individual company policy. There's no consistent meaning to "may contain", as we found when we asked Uncle Tobys and Arnott's about their labels.

Arnott's said it's very serious about its commitment to informing consumers and ensuring their safety. It labels all its products because it can't guarantee there's been no contamination. "Our Sydney bakery doesn't use nuts in the plant. However, as our suppliers can't provide us with written guarantees that their products are free from potential allergens, we label all our products."

Switching home loans

In *How to choose or change your mortgage* (September 2000) we called Wizard's Switch Over Home Loan's promise that it would "do all the hard work for you" a gimmick. Wizard says if you want to refinance to the Switch Over mortgage, it will handle all negotiations with your existing lender once your application is approved. We said it was common practice within the mortgage industry for a new lender to negotiate with an existing lender and handle settlement of the old mortgage.

Wizard has argued that our comment didn't give a balanced view of its home loan, and also that it does more than other lenders in terms of finalising your existing home loan — such as providing its solicitor to settle your existing

mortgage. You also receive a copy of the valuation report on your property rather than just the valuation figure.

Wizard launched the Switch Over loan based on research showing that refinancing was an arduous task for many people. A survey of customers revealed that the reasons why those who responded were hesitant in refinancing their existing loans were:

- Their experience of applying for and settling their loans was less than favourable. This was mainly due to a lack of information and poor communication by lenders.
- The set-up costs were more than they'd expected or had been communicated.
- They were concerned about the level of

involvement and the additional costs of a solicitor.

The Wizard loan also includes a fee-free redraw facility, a standard variable interest rate of 7.72% and no ongoing fees, though there's an application fee of \$695 (you can pay \$195 upfront, with the remainder being deducted from the proceeds of your old loan).

Other features include the ability to convert to a fixed rate at any time during the loan term; to split the loan up to four ways at no cost so that it has a combination of facilities (an interest-only portion, a principal and interest portion, a fixed-interest portion and/or a line of credit); to make extra repayments and lump-sum payments at any time with no penalties; and no early repayment penalty.

Uncle Tobys says around 50 of its products, or 35% of its range, carry nut warnings. That's because they're made in factories where nuts are present. Products made in nut-free factories don't carry a warning.

Under current regulations, if a manufacturer knows a food contains peanuts, it's compulsory for the label to say so. That's likely to be expanded under new regulations. Under the proposed new code, a manufacturer would have to specify if a food contained the following allergens, no matter whether they were ingredients, processing aids, additives or components, and in any amounts:

- Cereals containing gluten.
- Crustacea and their products.
- Eggs and egg products.
- Fish and fish products.
- Milk and milk products.
- Nuts and sesame seeds and their products.
- Peanuts and soybeans and their products.
- Sulphite (in concentrations of 10 mg/kg or more).

The changes will be welcome for people with a range of allergies and intolerances. But the new code still doesn't give guidance on label warnings where there's a risk that contamination may have occurred. A proliferation of "may contain" labels, slapped on because the company won't make a real effort to guarantee there's been no contamination, is a cop-out for manufacturers and hugely restricts the range of choice some consumers have.

The companies may claim to be committed to informing their customers, but these labels aren't informative. We'd like to see manufacturers do two things:

- Make a genuine effort to minimise the risk of contamination by

allergens. This might mean improving cleaning standards or introducing allergen-free areas.

- Make labels more meaningful, giving details of the risk involved, so consumers can make properly informed decisions. For example, you might decide that foods from nut-free factories are acceptably safe, whereas those from factories using nuts aren't. Simple coded labels (Risk A, B or C, for example) with further explanations available from a leaflet, advice line or website, would be enormously helpful.

We'd also like to see a change in our food regulations, making it compulsory for labels with a "may contain" warning to explain the reason for the risk.



Labels saying a food "may contain" peanuts aren't good enough for people like Alexandra who have a severe allergy.

No card? No freebie

You'd expect a business to happily accept your hard-earned cash, but these days you may get nowhere without plastic. Where does that leave people who can't get — or don't want — a credit card?

William West, a CHOICE reader from South Fremantle in WA, was in his local newsagent when he noticed a Telstra ad offering new members 100 hours of free Internet access. But when he checked out the fine print, he found he'd need a credit card to sign up.

"I thought it was against the law to refuse cash for payment of goods or services," he says. Demanding credit card payment, William feels, is discriminatory and not really necessary. "An email invoice would do, or the Internet and

phone bill could be combined and sent every 30 days." He pays other bills (power, Telstra phone, gas, rates, petrol, insurance, etc.) using cash, so why should a Telstra Internet bill be any different?

In fact, Telstra isn't breaking any law by requiring a credit card; William doesn't have a right to pay cash under either the federal Trade Practices Act or state laws. The method of payment is up to the trader: if it's offering a service, it's entitled to specify terms and conditions. But you have to wonder what message this kind of policy gives people who don't have a card: that they're not wanted as customers?

Plenty of people live without plastic. Some can't get a card because they're not old enough or their credit rating isn't acceptable. Others avoid cards for philosophical reasons or because they're worried about running up debts they can't afford.

What about simply going elsewhere

with your cash? Well, you can get a prepaid Internet access account with Telstra, but you'll miss out on the 100 free hours.

Telstra says it requires you to have a credit card so it can check you're a "unique customer". Otherwise, you might sign up multiple times and get hundreds or even thousands of hours for free.

So you may be able to get online without a card, but you're losing out. As e-business takes hold, it's anybody's guess how many companies will find dealing with cash (which means regular treks to the bank) is an unnecessary hassle. Not having a card will limit your options and you could miss out on any number of good deals.

There is a solution — a debit card: it's linked to Visa or Mastercard, so you can use it online (and in overseas ATMs), and also to your cheque or savings account, not to credit, so you're using your own money. If you think it might suit you, ask your bank if it has an account with one.

Over the top, but legal

"That's a bit over the top!", thought Brigette Kennington-Birch of Melville, WA, when she saw the following sign at a local water-ski park.

YOU ENTER THESE PREMISES

AT YOUR OWN RISK and on the **CONDITION** that you have **NO RIGHT OF ACTION** against the owner or operator of these premises or their servants or agents for any injury to you or any person or loss or damage to any property.

It does not matter how the injury, loss or damage is caused, even if it is caused by the **NEGLIGENCE or BREACH OF CONTRACT** of the owner or operator of these premises or their servants or agents.

Brigette was at the water-ski park with her children. "While I was sitting watching them play on the play equipment near the pool, my older son Jake pointed out the sign." Having no camera at hand, they jotted the words down on the back of a mini-golf score card and sent them to us for comment: "Surely, what the sign says can't be correct?"

Unfortunately there's no short and straightforward answer to this query. It's legal — or rather, it's not illegal — to put up such exclusion

clauses or disclaimers. However, whether they have any legal effect is questionable, and depends on the particular circumstances of each individual case.

It's a matter of contract law. Such an exclusion clause is intended by the park owners/operators to be a term of the contract between the park's visitors. However, the owners/operators can't "contract out" of their liability for breaches of duty if the visitors aren't "party to" the terms and conditions imposed by the contract (the sign).

So, when are you deemed to be party to a contract — and bound by an exclusion clause — and when not? In this case, the position and size of the sign are important. If it's large enough to be noticed and positioned so you can see it before you enter the premises, you could be expected to know of its contents. The same could apply if you'd visited the premises before.

In such cases, you'd have no right to damages if, say, you broke your leg by slipping on wet tiles around the pool. But even this statement needs a qualification: if you're a minor, the contract (the sign with the exclusion clause) would probably have no legal force, as minors lack the legal capacity to enter into a contract.

So, if a minor — say a 13-year-old — was at the park without adult supervision (quite a likely situation), they could be deemed not to have entered into the contract. If the child was injured, their parents could take the owners to court.

But if the owner/operator fulfils all the conditions for displaying the disclaimer (contract), an adult able to read is bound by it and probably has little chance of winning a court case for negligence.

Our article on organ donation in the August issue certainly struck a chord with readers.

Give and take

I found your article on organ donation interesting. It made me realise that I needed to reiterate my wish to donate my organs with my family. It's a few years since we spoke about it.

My golden rule for organ donating is this: if you or someone dear to you needed a transplant, would you accept it? If the answer is yes, how can you possibly take and not want to give?

If only those adults who agreed to be organ donors were allowed to receive organs, it might change the donor rate in Australia.

Val Hughes
Quoiba, Tas.

Register your consent

Your article on organ donation prompts me to comment on my own experience. Some years ago my wife died after suffering a cerebral haemorrhage. RTA records showed her consent to organ donation, and within four hours of her death, I was contacted by the Eye Bank for approval that corneal transplants take place.

It's essential that contact with the next-of-kin be made within such a short period, but this unfortunately

coincides with the time when the person is deeply traumatised and probably incapable of coherent thought.

In retrospect, I was very pleased that my son, who was with me at the time, persuaded me to agree. Alone, I wouldn't have been able to make the decision. It was good to learn later that the operations carried out on that day resulted in two young people receiving the gift of partial eyesight.

The current system of driving licence endorsement is good, but the inherent flaw lies in the need to gain the approval of the next-of-kin, and the unavoidable timing of that contact. I understand that approval is more often denied than granted and, from my own experience, I can well appreciate why this is so. Under stress, it's easier to say no than to make the other decision.

I believe that a person seriously committed to organ donation should, during their lifetime, be able to register their consent above and beyond the licence endorsement. It should be in a format requiring a somewhat more deliberate action than merely ticking a box on a licence renewal application.

It would make sense, for example, if the prospective donor expressed their understanding of the ramifications of organ donation. If necessary, the consent could be supplemented by a certificate from a

medical practitioner that the consequences have been fully explained and understood, in much the same fashion as the certificate from a solicitor on the granting of a power of attorney.

Once registered, this consent shouldn't be capable of revocation by the next-of-kin or family, and should be treated for what it is: a form of will — and be respected as such.

While this might be regarded as a simplistic approach, I think it could go a long way towards helping with a solution. There'll be difficulties, one of them being the setting aside of the legal presumption that ownership of the deceased remains rests with the senior next-of-kin, even when a donor authority has been granted and registered.

Family discussion during one's lifetime isn't always going to bring about the desired results, and doesn't avoid the responsibility placed on the senior next-of-kin, nor does it guarantee the donor's wishes won't be thwarted.

There's no quick fix to the problem, but as long as the discussion is kept going, there's hope.

Ern Eberhart
Peakhurst, NSW

Killing the myths

I'm writing to thank you for your excellent, factual article on organ donation. As it succinctly states, "There are lots of misconceptions and even fears about organ donation", and I believe they're undermining community support for transplantation. Where the misconceptions originate — and why they receive any currency at all — remains a mystery to me; however, they certainly appear to be widespread.

A major obstacle in addressing community misconceptions is that some of them receive tacit



endorsement in the media. An example is the widespread reference to ventilation of a brain-dead patient as 'life support'. While this is a quite understandable mistake (and a seemingly minor one), it ultimately contributes to the view that a brain-dead person 'isn't really dead': one of the documented reasons behind people refusing to donate.

It's a great credit to the author of this article that it portrayed organ donation — and in particular brain death — 100% accurately on all counts, which is no mean feat. I have no doubt that this demonstrates an exceptional level of concern for accuracy, and a commitment to thorough research. That they've also managed to turn a potentially confusing subject into plain English is quite a feat, too, given the complex nature of the topic.

CHOICE should be commended for consciously taking the approach of killing the myths — a decision which couldn't be more valuable in the current climate. I believe your August issue has done a great community service and stands as an example of how the media can make a positive contribution to our society.

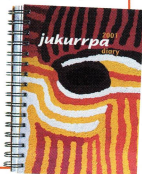
Once again, on behalf of our organ donation and transplantation communities, thank you for publishing this article and congratulations on a job well done.

Carmel Kremmer
Australian Red Cross
Blood Service,
Co-ordination Centre for Organ
and Tissue Donation NSW/ACT
Sydney, NSW

Letter of the month

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Ern Eberhart, of Peakhurst, NSW, receives a 2001 Jukurrpa diary or any other book of his choice from Consumer Bookshelf, page 32.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



What's the good oil?

Our taste test results show you can't rely on the 'extra-virgin' tag for a quality olive oil — 13 out of 20 supermarket oils you definitely wouldn't want to drizzle on your salad.



IN BRIEF

■ You can't rely on the extra-virgin tag to buy a good oil. Our expert tasting panel thought two-thirds of the brands weren't of extra-virgin quality, because they found them either tired and old or just plain faulty. For all the results, see the table on page 13.

■ Extra-virgin should be the top-quality pure oil; anything called 'pure' or 'light' is largely refined oil with a little virgin oil added for flavour. See *Virgin, pure or light?*, page 10, for more olive oil definitions.

■ Supermarket brands of so-called extra-virgin oil were disappointing, so where can you get the good stuff? See page 11 for tips on buying and storing it.

■ Can this really be an oil that's good for you? See page 9.

AUSTRALIA HAS THE HIGHEST consumption of olive oil per person outside the Mediterranean, so you'd think you could buy some good extra-virgin oil at your local supermarket, right? Our taste test results show that, sadly, that's not necessarily so. In fact, our expert panel found most of the line-up tired, old and faulty. The extra-virgin label stamped on them is no guarantee of quality.

Our tasters mercilessly pounded their palates with 22 olive oils labelled 'extra-virgin': 20 widely available supermarket oils (including two large cans), as well as a couple of relatively expensive

Australian specialty brands for comparison. The majority of the supermarket brands were from Spain and then Italy; one was Australian. We haven't given the brand names of the two specialty Australian oils — they were randomly chosen for comparative purposes and are only two of many in that market segment, so it's not fair to single them out.

Based on the scores, we rated the oils in groups. For results, see the table on page 13, which also describes each oil. For an explanation of the terms the experts use to describe the oils, see *Olive oil talk*, page 12.

BEST BUYS

AURORA Spanish Extra Virgin Olive Oil (500 mL bottle)	\$4.39
COLAVITA Spanish Extra Virgin Olive Oil (500 mL bottle)	\$7.29
FIRST CHOICE Extra Virgin Olive Oil (500 mL bottle)	\$4.65
GIRALDA Extra Virgin Olive Oil (500 mL bottle)	\$4.29



So what's the good oil?

The answer: none. Sadly, there was nothing special in the group. We've rated the best six (including the two specialty brands) 'above average', but that's only for use as an everyday cooking oil. None would do justice to dipping fresh, crusty bread in or drizzling on a salad (except maybe the Australian specialty oil 1). But they were clean and fault-free with a little flavour, so they're not a bad buy.

We've rated three brands 'average', though a couple had some minor faults. All the rest were 'below average' or downright 'unacceptable', and one was described as "a shocker". These experts know how to hurl insults, and when it came to VIVA (which is the Australian-made supermarket brand) they didn't hold back. They thought the oil was very poor quality, showing a number of faults including "mouldy orange" flavours and a distinct lack of freshness.

What about buying in bulk? We included a couple of three- and four-litre tins in the test. For both we also had the same brand of oil in the bottle as well. The BERTOLLI tinned oil didn't rate too badly (it was 'average') — in fact better than its bottled equivalent ('below average'). However, there wasn't much difference between the MORO bottle and tin — they both rated poorly. If you do go for a tin over a bottle you'll probably save a few dollars, but remember that, once opened, it'll be pretty rancid by the time you get to the bottom if you don't use it very quickly.

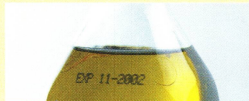
We want a 'packed on' date

To ensure you get the freshest oil you want to buy the most recently harvested one. So how do you work that out?

- **The harvest time:** This is over winter in Europe (November, December and January) and from February through to July in Australia. Putting this on the label could help — but none of the supermarket brands tells you what harvest the oils are from.
- **The 'use by' or 'best before' date:** This wasn't on 11 of the 22 brands we looked at.
- **The shelf-life:** Of the ones that had use-by dates, their shelf-life range was two to three years. But are those with a longer life left the most recent, or does that brand simply give more time?

None of this tells consumers what they really want to know. It would be much more satisfactory if manufacturers simply stamped a 'packed on' date on the label.

Given that a number of the oils our panel tasted appeared old, tired and past their best, it's particularly important that consumers have enough information to at least choose a fresher oil. We'll be taking up this issue with our food regulator.



Current labels don't have enough information for consumers to tell how fresh an oil is.

LOOKING FOR A GOOD AUSTRALIAN OIL?

We couldn't test all the oils on the market, so we went for the ones most people buy — cheaper supermarket oils with a large sales volume. But there's a growing Australian olive oil industry, and if you're a bit of a foodie you might want to check some of the oils out. But how do you know which are any good? Ones that win olive oil shows are a good starting point. We'll publish the results of the National Extra Virgin Olive Oil Show, held by the Australian Olive Association (AOA, the industry body that represents Australian producers), in an upcoming issue of CHOICE (and on our website), so look out for them.

Is olive oil really good for you?

The Mediterranean diet has made olive oil famous — it's consumed in substantial quantities yet there's a very low incidence of heart disease. Brilliant marketing fodder, but is there science behind it? Yes.

- Olive oil has very high levels of **monounsaturated** fat (54–83%). Monounsaturated fat, when substituted for saturated fat in your diet, lowers the level of 'bad' cholesterol in your blood and so reduces your chances of heart disease.
- Extra-virgin and virgin olive oils are high in **antioxidants** (including polyphenols and tocopherols — vitamin E), which help to protect against heart disease and cancer. Polyphenols are largely lost during refining, so 'pure' and 'light' olive oils won't have many. But even the polyphenol content of different extra-virgin oils will vary considerably, depending on olive variety and oil extraction method, for example.
- Results of a recent study have led the researchers to suggest that diets rich in olive oil instead of other fats or oils may help reduce **blood clotting** and ultimately heart disease.

So should you start guzzling olive oil? No, but if you eat a lot of saturated fat (like butter) it's a good idea to replace it with a mix of monounsaturated (such as olive and canola) and polyunsaturated oils (like sunflower and soya) where practical.

For more on fats in your diet and which fat does what when it comes to blood cholesterol, see *Fats ain't fats*, CHOICE, October 2000.



The test

The panel tasted the oils blind (that is, without knowing the brands) and neat, vigorously sucking air through the oil while in the mouth and then spitting it out. Water and apples cleansed the palate between oils. The oils were scored on aroma (including fruit intensity, complexity and defects) and palate (flavour intensity and complexity, including bitterness and pungency, balance and defects).

Contrary to what most of us probably think, colour has nothing to do with quality, so appearance is ignored. In fact, the oils are tasted in blue-coloured glasses to disguise the colour.

Thanks to the panel

Many thanks to our panel of experts, who lent us their vast knowledge of the olive oil world as well as their palates.

- **Richard Gawel:** Sensory consultant (olive oil and wine).
- **Simon Johnson:** Owner of Simon Johnson Purveyor of Quality Foods.

■ **Margaret Kirkby:** Olive oil producer.

■ **Steve Manfredi:** Chef/restaurateur; owner of bel mondo restaurant in Sydney.



Front, seated: Simon Johnson.

Back L-R: Richard Gawel, Steve Manfredi and Margaret Kirkby.

Virgin, pure or light?

To produce the oil, olives are washed, crushed to a paste, and the oil and water are separated out. Olive oil is then graded as follows:

- **Extra-virgin** oil is the best quality. It can only be produced by mechanical or physical means, not chemical. It's suitable for consumption in its natural state. It can't have more than 1% acidity, and must be fault-free according to an expert panel. Some experts think 1% acidity is too high and lets too many oils be classed and sold as extra-virgin that don't really deserve to be. Our test results seem to bear that out.
- **Virgin** oil has minor faults and a higher acidity level.
- **Ordinary** oil has minor faults and a higher acidity again.
- **Lampante** (or lamp oil) is badly faulty and, as such, inedible. In order to make this oil edible it's refined.
- **Refining** neutralises the acid and bleaches and deodorises the oil, leaving a bland oil with no

distinctive colour or taste. Refining usually involves a combination of physical (mainly heat) and chemical processes. Some virgin oil is then mixed with this oil to give it some flavour. And that's where we get the 'pure' and 'light' oils on our supermarket shelves from (see below).

Most oils that are produced on a large scale — such as soya bean, canola and sunflower — are removed from the plant seeds using solvents to get the maximum amount of oil. Then they're refined to get a neutral-flavoured and light-coloured oil.

■ **Pure** olive oil is a mix of refined and virgin oil (usually 15–30%). It would be more accurate to call it 'purified', but then, that doesn't sound quite as good!

■ **Light** olive oil is refined oil with small amounts of virgin oil added (usually less than 15%). You end up with an oil with a light colour and mild flavour. It doesn't mean it's any lower in fat than regular oils, though, so don't be fooled.

■ You may have seen **olive pomace** for sale as well. After the olives are pressed there's some oil left in the paste. This is extracted with solvent and then the solvent is evaporated off the oil using steam. The oil is then refined and sold as olive pomace. It's fairly bland but fine for cooking.



Olive oil tips

Buying extra-virgin

- If you're looking for something special, our test shows you'll need to be prepared to pay more than your average five bucks for a supermarket brand. Going to a specialty food shop is your best bet. These stores have staff that can guide you through the positive attributes of extra-virgin olive oil and give you a little insight into the different flavour profiles, and often let you taste before you buy.
- Read the label on the bottle to see if there's any information about flavour or style.
- Check the country of origin. Some generalisations can be made about the style of oils from different countries. Spanish oils tend to be made from ripe olives and have full, fruity flavours with tones of melon and nuts. Italian oils can have a range of flavours. For example, oils from the south are nutty and peppery, while northern ones tend to be sweeter and less peppery.
- Don't buy extra-virgin oil based on colour. It's not a good indicator of taste.
- Unfortunately, even when the oils have a use-by date

it's not very useful. A 'packed on' date would be much more helpful for telling how fresh an oil is. See *We want a 'packed on' date*, page 9.

Cooking

- Olive oil isn't just a type of fat. Think of it as a seasoning that adds to or complements other flavours.
- For more flavour use a strong-tasting extra-virgin oil in salad dressings or soups, for example, or for roasting or putting on jacket potatoes.
- For everyday cooking use a cheaper extra-virgin oil, or a regular or light one if you're looking for a milder flavour (for making mayonnaise, frying or baking, for example).

Storing

- Olive oil should be kept in a cool, dark place, but not in the fridge. It gradually deteriorates from the moment it comes out of the olive, so don't hoard it.

Are the oils really extra-virgin?

According to international regulations (International Olive Oil Council (IOOC) standards, EU regulations), to be called extra-virgin an oil must meet certain chemical criteria (for example, having no more than 1% acidity), be fault-free and have at least some degree of fruitiness according to an expert panel.

With this in mind, we find it hard to believe that a number of the oils we looked at were really extra-virgin. Have a look at the table (page 13) — the ones that have faults listed just don't deserve the tag.

When an oil is described as rancid, that's due to age; so the oil might have deserved the extra-virgin label when bottled, but hasn't stood the test of time very well. Time is the biggest enemy of olive oil. It's pretty much a downhill slide from the moment it's bottled. Mind you, if an oil's good when bottled, it should stay in good shape for quite some time. If it's borderline when packed, it might not be long before the 'extra-virgin' label isn't accurate.

We had a laboratory check the acid levels of all the oils to see if they met the IOOC standard. They all did (the results ranged from 0.25–0.69% acidity), but that didn't stop some of them from having faults.

Rules — or lack of

When we last reported on olive oil, in 1997, we said that terms like 'extra-virgin' and 'virgin' weren't regulated in Australia, but that was soon to change because a revised Australian standard, based on the international standard for olive oil, was in the pipeline.

Unfortunately, that was more like a pipe dream; the revised standard has much less detail than the old standard and still doesn't regulate the use of these terms. The standard refers to other standards and to the agreement to monitor olive oils in Australia (issued by the Australian Olive Oil Association) only for *guidance* on the specific naming of oils — hardly adequate.

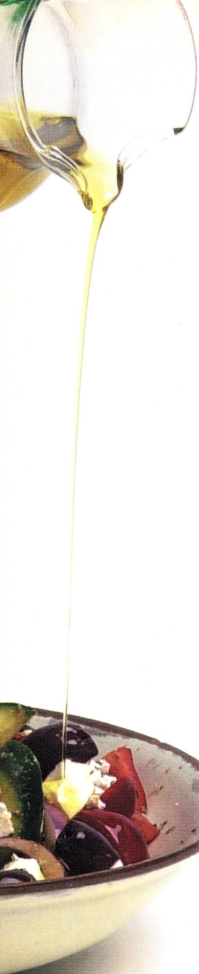
The Australian Olive Oil Association (AOOA), the Australian body that represents importers of olive oil, monitors olive oil on the Australian market, but an industry-driven program is no substitute for government regulation. The AOOA sends samples to the IOOC for sensory as well as chemical analysis. They're checked for adulteration with other oils, as well as truth in labelling. According to the AOOA, the monitoring program has meant that adulteration has been almost eliminated, and extra-virgin oils tested rarely fail to meet sensory standards.



VANESSA MARSHALL

It may be labelled 'extra virgin' but our tests show you can't always trust the label.

We find this at odds with the results of our taste test, where the panel was of the opinion that a number of the oils were faulty, and as such not of extra-virgin quality. Granted, we didn't have a 12-member panel of IOOC-accredited tasters, but we did have four experienced tasters who know a faulty oil when they taste one.



What to look for in olive oil

Being fault-free is a good start (see *Olive oil talk*, below, for typical faults). High-quality oils have an intense array of aromas and flavours. The palate complexity comes from two unusual (at least to wine tasters) attributes: bitterness and pungency. Complex oils have a degree of bitterness to match the fruit flavours and produce a throat-catching tickle, hotness or pepperiness called pungency. The sensation is a bit like when you eat ginger or mild chilli. Finally, outstanding oils have an excellent balance of their components and have good length of flavour. Oils that are produced from undamaged olives and are processed quickly and correctly should be fault-free.

Olive oil talk

Next time you're out to impress at a dinner party, just toss in a couple of these words when you're munching on your salad (just hope it's got an olive oil dressing on it!).

POSITIVES

The range of positive attributes depends on a number of factors including olive variety, soil, climate, efficient harvesting and handling procedures, a clean, quick processing method and proper storage.

- **Fruity:** Grassy, spinach, artichoke, green banana, leafy, tomato leaf, bean sprout, green tomato, herbaceous, hay, nutty, almond, pinenut, orange, lemon, floral, spicy, coconut, apple, eucalyptus, perfumed, confectionery, sweet.
- **Bitter:** Grapefruit rind, tonic water.
- **Pungent:** Heat, pepper heat, chilli heat.

NEGATIVES

For each negative attribute we give the effect it has on the oil's flavour or smell, and what causes it.

- **Fusty:** Brined olives, lactic acid. Olives were left in bags or piles for too long; it can be avoided by processing as quickly as possible.
- **Musty:** Mouldy, musty room. The same cause as 'fusty'.
- **Winey:** Vinegar and/or nail polish remover (it's the same as volatile acidity (VA) in wine). If the olives are damaged they can undergo oxidation (the reaction of olive components with oxygen to

The oils our expert panel rated 'average': Bertolli in a can, Borges and Dante.

produce off flavours and odours) and end up with a winey character.

- **Muddy sediment:** Stale, muddy water; fetid, stale milk. The oil may have been left in contact with vegetable matter and water.
- **Metallic:** A light sensation of metal on tooth fillings; Epsom salts. It's difficult to pinpoint how this happens. Some people say it's to do with contact with leaves, but it's very speculative.
- **Earthy:** Earth, wet soil. Olives sitting on the ground prior to harvesting and processing.
- **Burnt:** Caramel. The olive paste is beaten (a process known as malaxation) to improve extraction. This process is more effective at high temperatures, but if heated too much you can get a burnt character.
- **Matty:** Stale. The traditional method of processing involves spreading olive paste on mats, stacking the mats on top of each other and then pressing them with a hydraulic press. If the mats aren't cleaned properly the residue starts to ferment and you get a 'matty' character.
- **Woody:** Twiggy. If olives are left to ripen and fall to the ground they can dehydrate and the oil ends up with a woody character.
- **Rancid:** Off walnuts, stale cooking oil. It's caused by a reaction of the oil with oxygen to produce off flavours and odours.
- **Tired:** Oil tastes old, not fresh. It also has a fatty character on the palate — like sucking on the fat of a lamb chop. As an oil starts to go rancid it begins to taste 'tired'.
- **Flat:** Weak flavour and aroma. The first sign of going rancid is the loss of 'fruitiness', which makes the oil taste 'flat'.



OLIVE OIL

Brand (in alphabetical order within groups)

ABOVE AVERAGE

AURORA Spanish Extra Virgin Olive Oil

Australian specialty 1

Australian specialty 2

COLAVITA Extra Virgin Olive Oil

FIRST CHOICE Extra Virgin Olive Oil

GIRALDA Extra Virgin Olive Oil

AVERAGE

BERTOLLI Extra Virgin Olive Oil (3 L tin)

BORGES 100% Extra Virgin Olive Oil

DANTE Extra Virgin Olive Oil

BELOW AVERAGE

ALWAYS FRESH Spanish Extra Virgin Olive Oil

BERTOLLI Extra Virgin Olive Oil

FARMLAND Extra Virgin Olive Oil

FILIPPO BERIO Extra Virgin Olive Oil

OLIVE GROVE Olive Oil Extra Virgin

UNACCEPTABLE

CAMPAGNA Olive Oil Extra Virgin

CARBONELL Extra Virgin Olive Oil

HOME BRAND Extra Virgin Olive Oil

LUPU Extra Virgin Olive Oil

MORO Extra Virgin Olive Oil

MORO Extra Virgin Olive Oil (4 L tin)

VETTA Extra Virgin Olive Oil

"A SHOCKER"

VIVA Australian Extra Virgin Olive Oil

Tasters' verdict

Origin

Price \$ *
(per 100 mL)

"Apply, spicy nose with slight fruit, palate with slight bitterness and pungency." "Not a bad oil but a bit on the flat side."

Spain

0.88

"Now we're talking, fresh at last." "Some nice grassiness on the nose. However, the palate's only OK with little supporting pungency or bitterness." "The palate is not as exciting as the promise of the nose would suggest."

Australia

5.72

Fresh, green, grassy nose; a little buttery but it had reasonable balance and a clean finish.

Australia

4.49

Aroma of "green apple" and "green banana", a touch musty on the palate. No real faults but no personality.

Italy

1.46

Some nice pungent grassiness on the nose; fresh and lively, slight bitterness and pungency on the palate.

Spain

0.93

Soft fruit on the nose; flat palate with flavour falling away quickly.

Spain

0.86

Mild fruit, "fresh apple" on the nose, some nice pungency, but promising nose fell right away on the palate.

Italy

0.83

"Fruit salad, ripe banana on the nose; moderate flavour with a little pungency, unclear finish."

Spain

0.99

Really fruity, "some very ripe tropical fruit"; greasy feel, buttery finish with bitterness.

Spain

0.88

Flat, ordinary, lacks character.

Spain

0.94

"Old fruit salad", not much flavour; slight fustiness.

Italy

1.05

Mustiness on the nose, no fruit on the palate, has some bitterness and light pungency; fusty.

Spain

0.90

Flat nose, subdued and lacking in intensity; the dominant flavour was woodiness.

Italy

0.98

Some strange aromas of pudding and caramel, "over-ripe apple"; dirty, cloying finish.

Spain

0.92

Rancid, "stale nuts", "dried turnips", "flat, old oil".

Italy

0.88

Musty nose with "tinned pineapple" aromas, musty, unclear palate "with a truckload of fatty rancidity". "It's like someone just stuffed a mouldy orange in your mouth."

Spain

0.90

Flat, rancid, fusty, musty, muddy sediment; tannic finish.

Spain

0.78

Rancid, "stale walnuts", stale, old taste with no pungency.

Italy

1.03

"A doozy: fusty, muddy, rancid, yuk."

Spain

0.94

Low fruit on the palate compared to the nose. "Flat, dirty, oxidised, rancid."

Spain

0.80

Soapy, detergent-like nose, rancid, stale, flat, greasy.

Spain

1.10

"Nose is a concoction of off odours", "dirty, earthy, muddy and rancid." "I've never seen anything like it... the palate is appalling."

Australia

1.35

* The price per 100 mL is based on the price we paid. The most widely available supermarket size is 500 mL.



Unfortunately, the experts didn't have a good word for the VIVA Australian-made supermarket brand.



VANESSA MARSHALL



Happy trails

Travel insurance: the tedious side of a holiday. We've done the hard work for you and picked out the Best Buys.

IN BRIEF

- Your *Buying Guide* starts on page 20. It's the result of analysing 76 international travel insurance plans to identify traps and Best Buys.
- Before choosing a policy, think about your needs as a traveller. See *How to buy travel insurance*, right.
- There are big differences between policies, so don't just grab the first one you come across. See *What policies do and don't cover*, far right.
- It's even more important to read the fine print if you have special requirements — see *If you're special* on page 18.

UNPLANNED EVENTS CAN HAPPEN before or during an overseas trip. You may have to cancel due to an emergency, become ill during the trip or lose money or baggage en route. It could easily happen and be very costly.

Travel insurance offers you *some* protection in an emergency. Unfortunately, there are restrictions and exclusions in all the travel policies we looked at. Conditions and exclusions vary significantly, so we've triple-checked the fine print and rated the policies.

How to buy travel insurance

Don't just accept a policy recommended by a travel or insurance agent. You need to be sure you choose the right policy for your needs and destination.

Step one: Your destination

Depending on where you're going, you'll need different levels and types of cover. If you're travelling to the US, for example, where healthcare costs are high, we recommend you look for a policy with 'unlimited' medical cover.

The travel insurance policies we looked at have different 'plans' for different destinations; some of the variations in coverage for different places seem unfair (see *Pack with care*, far right).

The *Buying Guide* (page 20) takes into account reasonable types and levels of cover for different traveller types and destinations.

Step two: How do you travel?

What type of traveller are you? Some issues to consider are:

- **Luggage and personal belongings:** Do you travel light or will you be taking lots of expensive clothing and belongings with you? Will you have valuable individual items like a laptop computer or video equipment? Answers to these questions will show you what cover you need for baggage and personal belongings.
- **Activities:** Do you intend to backpack and pick up work as you go? Will you take part in potentially dangerous activities like skydiving or abseiling? Will you be driving? If the answer's 'yes', check that any policy you're considering doesn't exclude or restrict such activities.
- **Family needs and health:** Will you be travelling with children? Do you have elderly relatives who may become ill while you're overseas? Do you or does anyone you're travelling with have any special medical requirements? Check exclusions and conditions carefully.
- **Advance bookings:** Will you be booking fares, accommodation and tours in advance? If so, having cover for cancellation, additional expenses and delays is important.

Step three: Start shopping for a policy

Start with our *Buying Guide*. If your needs match one of our scenarios, you have an instant shopping list. Next you'll need to look closely at the policy conditions and exclusions to be certain there are no hidden traps for your specific situation. Contact at

least three insurers and read their policies for yourself to decide which policy to choose.

Understanding a policy shouldn't be a challenge. If it is, choose another one. If a policy is badly written, it's too easy to misinterpret what you're entitled to. If you have questions about any policy, double-check with the insurer before you sign the contract.

What policies do and don't cover

Like all types of insurance, travel insurance coverage is limited. Conditions and exclusions apply.

Medical and dental

All policies provide some form of medical cover, but limits and conditions vary. Overall policy limits for **medical expenses** vary from \$100,000 to unlimited (for family cover). Many policies offer unlimited medical cover if you're travelling to the US, Canada, Central or South America, Japan, Europe and Africa because of the high cost of medical treatment in those countries; we'd suggest you only choose a policy like this for these destinations.

In countries that have a reciprocal agreement with Medicare (Finland, the Republic of Ireland, Italy, Malta, the Netherlands, New Zealand, Sweden and the UK), you're entitled to benefits similar to Medicare for immediately necessary medical and public hospital treatment. Exactly what you're entitled to varies from country to country and Medicare says the agreements don't replace the need for private travel health insurance. For more information, visit www.hic.gov.au/medicare/travel or phone 13 20 11.

If you use a private hospital in a country with a reciprocal agreement, most insurers will pay some expenses. Policies that cover private hospital care only on a case-by-case basis are **COVER-MORE**, **WORLD CARE** and **HBF**.

Even though some worldwide or US policies say your **dental cover** is unlimited, this isn't really true. When pressed, most insurers told us they'll usually only cover pain relief and the repair of a tooth up to the dressing stage after an accident. When you get back to Australia, you'll have to pay for any subsequent work on the tooth. The insurers who say they will pay for more than emergency repair and pain relief are: **HBF**, **TRANSPORT INDUSTRIES** and **ST GEORGE**. **COMPREHENSIVE** also says it does but the limit's only \$200.

There are restrictions on the cover for pre-existing medical conditions in all policies. If you

have a pre-existing condition you must tell the insurer before you sign the insurance contract. See *If you're special* on page 18 for details.

All policies cover **emergency evacuation** when it's deemed necessary. They may provide cover for a relative to fly out to accompany a sick person (limits vary and this may only be available if you're travelling alone). If you're travelling with a companion insured under the same policy, that person's extra accommodation or return airfare due to your illness or injury may also be paid.

Personal liability

This benefit will meet your expenses if you cause an accident and you're legally liable to pay expenses relating to that accident. Limits range from \$150,000 for a family through to \$3 million.

Legal costs

Your **legal costs** will usually only be covered if you have to defend an action taken against you.

Some policies also pay legal costs if you need to pursue compensation for an accident or injury: **AFTA**, **FAI**, **HARVEY WORLD**, **JETSET**, **READY PLAN**, **STA**, **AUSTRALIAN UNITY**, **INSUTRAVEL**. Limits vary from \$5000 to \$20,000 for a family policy.

Only three policies pay your legal expenses if you have a car accident: **RACV**, **SMART COVER Premium Travel Insurance** and **WORLD CARE**. This cover is limited to between \$10,000 and \$20,000 for a family policy.

Rental car cover

Most policies cover the collision damage excess on a hire car, but some don't: **ZURICH**, **HBF Super** and **Budget**, **MBF Super** and **Budget**. Some of the policies that cover a rental car damage excess charge an additional premium for this benefit: **AUSTRALIAN UNITY**, **INSUTRAVEL** and **SMART COVER The Adventure Traveller**.

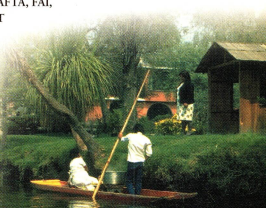
The limit varies from \$500 to \$5000 for a family. Some policies allow a higher limit by charging an additional premium: **AFTA**, **FAI**, **HARVEY WORLD**, **JETSET**, **SMART COVER Premium**, **STA**, **RACV**, **READYPLAN**.

Cancellation

The cancellation benefit includes cover for loss of non-refundable deposits and costs paid in advance if you have to cancel your trip prior to departure.

PACK WITH CARE

Most insurers divide their travel policies into different 'plans' for specific destinations. This is beneficial for some types of cover, particularly medical. However, we question why plans for destinations like Bali have lower baggage limits than for other destinations. They also give you less cover for valuables like a video camera. You'd pack more or less the same amount of luggage to go away for a month irrespective of your destination. So the amount you stand to lose if your baggage is lost or stolen is the same whether you're in Bali or California. We think this unfairly penalises travellers to destinations like South-east Asia and the Pacific and we've scored policies accordingly.





A WORD OF WARNING

Many insurers will refuse to pay a claim if your luggage or personal belongings are stolen from a public place. See *Just what is 'reasonable care'?*, page 22.

Family policy limits for cancellation vary from \$5000 to \$5 million or unlimited, so you choose a policy with the level you want depending on what cancellation would cost you. The benefit is usually paid due to illness or injury of yourself or a travelling companion, compulsory jury duty and natural

disaster. All policies cover travel agents' cancellation fees, but different limits apply.

Most policies also cover cancellation due to unforeseen retrenchment; the only one that doesn't is **WORLD CARE**.

All policies cover cancellation and additional expenses if you have to cut your journey short because of a close relative's life-threatening illness. But some insurers place restrictions on this benefit. For example, some don't provide cover if the relative is over a certain age: **AUSTRALIAN UNITY**, **INSUTRAVEL**, **WORLD CARE**, **MBE**.

In addition, your relative has to live in Australia; **AFTA**, **FAI**, **HARVEY WORLD**, **JETSET**, **READY PLAN** and **STA** also cover relatives who live in New Zealand. None covers you for the illness of a relative living in any other country.

The only one that provides cover even if your relative has a pre-existing condition is **NRMA**. Others that may provide cover for this on application are: **AFTA**, **FAI**, **HARVEY WORLD**, **JETSET**, **READY PLAN**, **STA**, **ZURICH**.

If you plan to fly using frequent flyer points, very few policies compensate you for your points. Those that do are: **COVER-MORE**, **MBE**, **TRANSPORT INDUSTRIES**.

Delay

If circumstances out of your control mean you're delayed during your journey, all policies provide some cover for accommodation and additional expenses. They all give cover if you're delayed because of severe weather.

They also all cover delay caused by strike (other than by the airline), riot and civil commotion, unless the problem was known about at the time you took out the policy. Time limits for delay cover and the benefit payable per time period vary from policy to policy and depending on the reason for the delay. For example, limits for delay due to the fault of the airline range from \$50 per family for a 24-hour

period through to \$1000. The maximum you can claim ranges from \$200 to \$2500 for a family.

Resumption of journey

Most policies cover your expenses if you have to stop and then resume your journey. For example, if you had to return home for a sick relative, the expense of continuing your holiday would be covered. Those that don't are **MBE**, **SMART COVER**, **The Adventure Traveller** and **RACV**. All have conditions; for example, you may have to have at least 25% of your time overseas left to qualify for this benefit.

Baggage and belongings

All policies provide some cover for your baggage and personal belongings. Limits vary from \$2000 to \$20,000 for a family policy — again, you choose

A RELATIVE CONCERN



STEWART ALLEN

Adrienne Youd is concerned about an anomaly she found when checking travel insurance policies for a forthcoming holiday in Malaysia.

"I had always understood that under the 'Cancellation and extra expenses' section of my policy, I would be reimbursed

for the costs of unexpectedly returning from overseas to my point of departure in the event of the unforeseeable death, injury or illness of a relative.

"However, I'm unhappy about the policy wording, which says they must be a resident of Australia. And in my policy they must also be aged under 80 at the time the certificate is issued.

"Although I've lived in Australia for 12 years, all my close relatives, bar a niece and mother-in-law, live in New Zealand and my parents are both over 80, although in good health with no pre-existing illnesses.

"This means if anything happens to them or any of my other relatives in New Zealand, I'm not covered.

"I'm sure this situation would affect many people, and I'd assume most travellers are unaware of this clause.

"I've called five insurance companies and they all have the same definition. I asked if it was possible to pay extra for a 'waiver clause' but this was declined."



what's relevant for you. Cover for baggage is indemnity only: policies don't replace your old item with a brand-new one. Something will always be deducted for 'wear and tear'.

■ Within the general limit you can insure specified 'precious' items up to a defined per-item limit. Most plans also have a higher specified limit for a video or normal camera or laptop computer (up to \$3500 single or family). Some policies allow an even higher limit for a video camera or laptop if you pay an additional premium.

■ Most policies only insure jewellery for the general per-item limit. Only two, TRANSPORT INDUSTRIES and WORLDCARE, have a higher limit. Of the others, most allow a higher limit if you pay an extra premium; those that don't are: NRMA, MBF, ZURICH, ST GEORGE, COMPREHENSIVE.

■ Some policies don't pay for breakage of your glasses: AFTA, FAI, HARVEY WORLD, JETSET, READY PLAN, STA, MBF, COMPREHENSIVE.

■ No policies cover you if you leave your baggage unattended in a public place and it's stolen. All cover you if your luggage is stolen from the boot of a car during the day. Some even cover you if it's left in the boot overnight: AUSTRALIAN UNITY, INSUTRAVEL, RACV, NRMA, MBF, HBF, TRANSPORT INDUSTRIES, ZURICH and COMPREHENSIVE. Limited cover is also available from: WORLDCARE, ST GEORGE, SMART COVER Premium and SMART COVER The Adventure Traveller.

■ All policies cover luggage you check in and leave in the care of an airline. But there may be no cover for a personal computer, other electronic equipment or jewellery (or a limit for jewellery) in this situation. The only policies to provide unrestricted cover for checked-in luggage are: AUSTRALIAN UNITY, COMPREHENSIVE, NRMA, HBF, INSUTRAVEL, TRANSPORT INDUSTRIES, ZURICH.

■ Most don't cover loss of cash. Those that do usually say it must be "on your person": RACV (members only), COVER-MORE Plan A and Plan A+, WORLDCARE, SMART COVER Premium and TRANSPORT INDUSTRIES.

AUSTRALIAN UNITY and INSUTRAVEL say they'll cover cash lost in other situations, such as if it's taken from your locked motel room.

■ They all pay the cost of replacing travel documents. The only one that doesn't also pay the cost of replacing credit cards is SMART COVER The Adventure Traveller.

■ The only policy that doesn't pay additional expenses if your baggage is temporarily lost in transit is SMART COVER The Adventure Traveller. Time limits and amounts payable vary from policy to policy.

Other things to consider

■ Payout of claims overseas:

All policies may pay claims while you're overseas rather than reimbursing you when you get back (check with the insurer for restrictions). They all have emergency hotlines that you can call for advice and assistance with claims payment and other emergencies.

■ Travelling with a friend?

'Duo' policies enable two people to travel together under the same policy — but check the conditions. Some only allow you to travel with a spouse or family member. Others say you have to complete a certain percentage of the journey together. See the *Buying Guide* for policy recommendations for unrelated people travelling together.

■ Extending your cover: Not

all policies allow you to extend a policy while you're overseas. Others have restrictions: for example, they won't carry over cover for a pre-existing medical condition. COVER-MORE and COMPREHENSIVE won't extend your cover but they let you purchase a new policy.

■ **Excess:** This varies from \$50 to \$250. Some policies have no excess or a cheaper one if you're taking a shorter holiday (up to 35 days). Look out for policies that apply the excess more than once if you claim under different sections of the policy for one event: AUSTRALIAN UNITY, RACV (non-members), INSUTRAVEL and COMPREHENSIVE.

You can opt for a policy with an **excess buyout**. This allows you to pay a flat fee at the time of taking out the policy so that your cover is then excess-free.

NOT REPLACEMENT VALUE

Jo-Anne Young bought a brand-new camera duty-free, which was stolen in Mexico.

"I had a travel insurance policy that cost me more than \$350," says Jo-Anne. "The insurance company refunded the money it cost to buy the camera, but it was \$100 short of buying another camera of the same make."

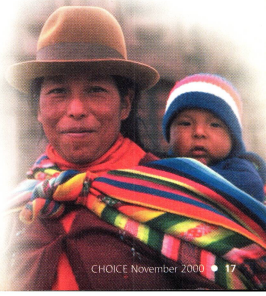
"The company also told me they could replace the exact camera, but it was likely to be secondhand."

"I plan to write to the travel agents who recommended the policy to ensure they tell customers that the insurance only refunds the amount of money you paid, not replacement value."

"I felt I paid a lot of hard-earned cash for holiday insurance and came up looking second-best."



JO-ANNE YOUNG



TELL ALL!

Always disclose a pre-existing medical condition. If you fail to tell the insurer at the time you apply for cover, your *whole* travel policy — not just medical cover — could be cancelled or claims refused.

If you're special

Travellers with special requirements need to be even more careful when choosing a policy. If you belong to one of the following categories, avoid the policies mentioned below that have unfair exclusions and pick out those that give the type of cover you need. Then look at the *Buying Guide* (page 20) to see which of these policies meet your other needs at a reasonable price.

Pre-existing medical conditions

A few plans don't cover pre-existing medical conditions or illnesses at all: **COMPREHENSIVE Plan B** and **Plan C**, **SMART COVER The Adventure Traveller**. **MBF** and **HBF** only cover asthma, diabetes, rheumatoid arthritis and high blood pressure.

All other policies say they cover pre-existing illnesses or medical conditions, but their definitions, benefits and restrictions vary. The cover is always "on application and subject to approval", and may well be refused.

Pre-existing conditions are usually defined as any medical or dental condition for which you've received treatment or advice within a specified time prior to the policy being issued; or any chronic or ongoing medical condition, illness or disease that's been medically documented before then.

If the insurer agrees to cover your pre-existing condition, under most policies you'll have to pay an additional premium. The only policies that don't charge an additional premium are: **AUSTRALIAN UNITY**, **INSUTRAVEL**, **COMPREHENSIVE Plan A** and **HBF members' plans**.

Older travellers

Most policies have special conditions for older travellers. Some have an age from which they won't supply cover at all: **SMART COVER The Adventure Traveller** (65), **COMPREHENSIVE** (80), **COVER MORE** (80 for Plan A and A+, 85 for Plan B and C),

WORLD CARE Assist (85), **MBF** (90) and **HBF**

members' Super Plan and **Budget Plan** and all non-members' plans (70). **HBF members' Gold Plan** has no age limits.)

COVER REFUSED

George Fisher recalls looking forward to his round-the-world trip last year. He booked through a travel agent, who recommended a particular travel insurance policy.

"All went according to plan until a day or two before departure, when the insurer refused to cover me for health, claiming that because I'm on a daily tablet of the beta-blocker Sotacor, they couldn't be responsible for anything due to a heart condition."

"The cardiologist and my GP had simply confirmed for the company that, since heart surgery back in 1996, I was on medication to prevent 'postural hypotension and atrial ectopic beats', which is why I take the beta-blocker."

"When the medics heard what had happened, one said if he'd known he'd have put me on to another insurer."



Most policies require special medical assessments for older travellers; some also charge an extra fee or higher premiums, varying from 25% extra to double. Others have no fee, but have an extra excess of up to \$500 for medical claims. The funds that don't have extra fees, higher rates or an additional excess for older travellers are: **AUSTRALIAN UNITY**, **INSUTRAVEL**, **HBF** and **COMPREHENSIVE**.

Single parents

If you're a single parent or an adult travelling alone with several children, stay away from policies that place restrictions on the number of children that can be covered under a single policy. Some have quite unreasonable restrictions. For example, **COVER-MORE**, **HBF**, **ZURICH** and **NRMA** only allow cover for two dependent children; **MBF** only allows one child. All the other policies provide cover for an unlimited number of dependent children.

Some insurers also have tight age limits for dependent children. Although almost all plans cover dependants under 21, **ZURICH** allows children under 16 only, and **MBF** only those under 18 if they're travelling with a single parent.



Pregnant women

All policies, except **SMART COVER The Adventure Traveller**, will cover you if you know you're pregnant. However, **COVER-MORE** charges an additional premium for IVF conceptions or prior complications.

The cut-off point for coverage during pregnancy varies from 19 weeks (**TRANSPORT INDUSTRIES**) to 'no time limit': **AFTA**, **FAI**, **HARVEY WORLD TRAVEL**, **JETSET**, **READY PLAN**, **STA**. **NRMA** says it will cover a pregnant woman until she goes into labour.

All policies cover unforeseen complications of the pregnancy during that time period, but they don't all cover birth. **COMPREHENSIVE** only covers childbirth if the birth is caused by an accident. Those that don't cover childbirth at all are: **AFTA**, **FAI**, **HARVEY WORLD**, **JETSET**, **READY PLAN**, **STA**, **TRANSPORT INDUSTRIES** and **NRMA**. Some charge an additional premium. No policies cover full-term birth.

Adventure travellers

AFTA, **FAI**, **HARVEY WORLD**, **JETSET**, **READY PLAN**, **STA**, **RACV** and **SMART COVER Premium** and **The Adventure Traveller** cover most 'adventure'

activities. They all exclude mountaineering (using ropes) and professional sports. Other policies cover some adventure activities, but you'll need to check your specific 'adventures' are covered. There are usually conditions: for example, you must participate with licensed operators; you must have a valid licence to ride a motorcycle. The only insurer to charge an additional premium is **COVER-MORE**.

If you want to go scuba diving, **MBF** doesn't provide cover. **NRMA** and **ZURICH** only allow you to dive if you have your own licence; you can't dive with an instructor.

Working during your holiday

Backpackers beware! Some policies don't cover you during working hours: **COMPREHENSIVE**, **NRMA**, **MBF**, **ZURICH**.

Others won't cover you if you're working for your Australian employer while you're overseas: **COMPREHENSIVE**, **NRMA**, **HBF**.

Policies that do provide cover usually don't charge an additional premium. The exceptions are **AUSTRALIAN UNITY** and **INSUTRAVEL**, which charge an additional \$25 per month, and **WORLD CARE** (on application).

ANY CHANCE YOU'RE PREGNANT?

If you buy a policy from **RACV**, **MBF** or **SMART COVER The Adventure Traveller** and depart on your journey without knowing you're pregnant, these policies won't cover you for complications. So if there's a chance you could be pregnant, avoid them.



Policies and where to buy them

You can buy travel insurance through a travel agent, health insurer, insurance broker, online vendor or direct from the insurance underwriter. Shop around for the best conditions and cheapest premium.

Here's a list of the 19 insurers we looked at (covering 76 individual insurance plans), with contact details. Each policy includes a series of 'plans' appropriate for different destinations. Throughout the article we've named the policy when a feature or benefit is included in all plans; otherwise, we've stipulated the plan.

- **AFTA** (from HIH Casualty and General Insurance). Available through **AFTA** travel agents; phone 1300 555 017.
- **AUSTRALIAN UNITY** (from American International Assurance). Available direct from Australian Unity; phone 132 939 or visit www.austunity.com.au.
- **COMPREHENSIVE** (from Lloyds). Available through travel agents; phone 1800 678 448 or visit www.chirelax.com.
- **COVER-MORE** (from CIC). Available through most travel agents; phone 1300 728 822 or visit www.covermore.com.au.
- **FAI**. Available direct; phone 131 000 or visit www.fai.com.au.
- **HARVEY WORLD TRAVEL** (from HIH Casualty and General Insurance). Available through Harvey World Travel agents; phone 1300 555 017.
- **HBF**. Available direct and through travel agents; phone 1800 198 066 or 13 20 65.
- **INSUTRAVEL** (from American International Assurance). Available

through travel agents; phone 1800 333 613 or visit www.travelspot.com.au.

- **JETSET TRAVEL** (from HIH Casualty and General Insurance). Available through the Jetset Travel network; phone 1300 555 017.
- **MBF** (from HBF Insurance). Available direct; phone 131 137 or visit www.mbf.com.au.
- **NRMA**. Available direct; phone 132 132 or visit www.nrma.com.au.
- **RACV** (from Australian Unity General Insurance). Available from **RACV** Tourism and **RACV** Traveland; phone 13 13 29, or visit www.racv.com.au.
- **READY PLAN** (from HIH Casualty and General Insurance). Available through travel agents; phone 1300 555 017.
- **ST GEORGE BANK** (from CGU). Available from St George branches or on 133 555, or visit www.stgeorge.com.au.
- **SMART COVER** (from Australian Unity General Insurance). Available through travel agents; phone 1800 812 426.
- **STA** (from HIH Casualty and General Insurance). Available through **STA** travel agents; phone 1300 555 017.
- **TRANSPORT INDUSTRIES** (from Transport Industries Insurance). Available from Traveland travel agents; phone 1800 335 200 or visit www.traveland.com.au.
- **WORLD CARE** (from certain underwriters at Lloyds). Available direct; phone 13 14 84 or visit www.worldcare.com.au.
- **ZURICH FINANCIAL SERVICES AUSTRALIA**. Available direct; phone 132 687 or visit www.zurich.com.au.



TRAVEL INSURANCE BUYING GUIDE

Use this buying guide to find the best international travel insurance policy for your needs and destination(s). You'll probably find one of our traveller scenarios corresponds reasonably well to your travel plans and needs. If that's the case, simply check out the policies recommended for that traveller type and your destination. If you have different needs, read *What the policies do and don't cover* (page 15) and *If you're special* (page 18) to find out which policies cover them.

How we scored

All the policies in the *Buying Guide* have a high policy score combined with a reasonably cheap premium. They also had to fulfil the specific requirements for each traveller type (listed under each). We've recommended the plan that the insurance companies recommend for each destination. If you want higher cover you might be able to buy a different plan for a higher premium.

The scoring for each policy took into account:

■ Medical cover (35% of total score)

The restrictions and limits for dental cover, funeral costs and emergency evacuation, and a high overall limit. We chose appropriate limits for the different destinations (so a policy can score different points for different destinations).

■ Cancellation and additional expenses cover (25% of total score)

The cover for curtailment of the journey due to illness of a relative, and conditions under which this cover is provided — for example, the age of the relative, pre-existing conditions; and
The cover for delay due to loss of travel documents, severe weather, natural disaster, strike, riot, civil commotion and hijack, and the limits for cover if the delay was caused by the carrier. All include some cover for travel agents' cancellation fees.

■ Baggage cover (25% of total score)

The limit for single items; restrictions on cover for checked-in items; payment for the cost of essentials if your baggage is delayed; and cover for belongings left in a locked car.

■ Personal liability cover (15% of total score)

The overall limit for legal liability, including legal costs. Restrictions on cover for legal costs. We chose appropriate limits for the different destinations.

Having problems?

If you have a complaint about a company or a problem with a claim, who can you turn to?

The General Insurance Enquiries and Complaints Scheme can be contacted on 1300 363 683. However, of the 166 cases dealt with by it during 1999, only 19% were resolved in favour of the consumer. The insurer came out on top in 64% of cases, while 14% were settled and 3% rejected by the scheme.

The best way to avoid having a claim rejected is to choose the best policy for your needs in the first place and make sure you understand the limits of your cover.

Making a claim

If you have to make a claim, here are some hints to ensure it goes through smoothly.

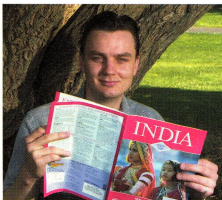
- Always **keep receipts**, for example when buying essential items because your baggage is delayed. Travel insurance policies require this.
- **Report all incidents** as soon as they happen. You'll have to inform local authorities and the insurer as soon as possible. Make your reports in writing and keep copies of them so you have proof.
- Some policies have a **time limit** for accepting claims. For example, some only give you 30 days after the incident or 30 days after returning to Australia.

SCENARIO: The family

Two adults travelling with up to six children. They're looking for a policy with:

- Premium refund available on cancellation of the policy, with no fees charged, before travel has started.
- No excess or an excess buyout (see *Other things to consider*, page 17).
- Cover for travel with up to six children under 21.
- Cover for medical complications in case of an unknown pregnancy and cover for asthma on application (depending on the specific medical case).
- Adventure activities covered: horse riding and skiing.
- Cover for cancellation due to retrenchment.
- Medium cover for baggage (at least \$4000 for Bali and \$10,000 for the USA and UK).
- Cover for collision damage excess for a rental car included or available for an additional premium.





SCENARIO: The budget traveller

This could be a single person or two friends travelling together. The budget traveller needs a policy with:

- Adventure activities covered: horse riding, skiing.

- Working holiday cover is included or available for an additional premium for a 12-month holiday.
- Budget baggage cover.
- Can extend the policy while overseas.
- Cover for resumption of journey (see page 16).

FOR THE SINGLE TRAVELLER:

- Worldwide/USA: 12 months

AUSTRALIAN UNITY Worldwide: \$876 (\$50 excess or \$15 excess buyout), 78 points.

INSUTRAVEL Worldwide: \$876 (\$50 excess or \$15 excess buyout), 78 points.

- Worldwide/USA: 28 days

ZURICH FINANCIAL SERVICES AUSTRALIA: \$145 (\$50 excess), 75 points.

- UK: 28 days

ZURICH FINANCIAL SERVICES AUSTRALIA: \$145 (\$50 excess), 79 points.

- South-east Asia: 28 days

ZURICH FINANCIAL SERVICES AUSTRALIA: \$145 (\$50 excess), 79 points.

TRANSPORT INDUSTRIES INSURANCE International Traveller Insurance Plan C: \$136 (\$0 excess)*, 60 points.

WORLD CARE ASSIST Worldcare Travel Europe/Asia table: \$130 (\$100 excess or \$25 excess buyout), 60 points.

* Our scenario falls into the policy's excess-free period.

FOR TWO PEOPLE TRAVELLING TOGETHER:

- Worldwide/USA: 12 months

AUSTRALIAN UNITY Worldwide: \$1638 (\$50 excess or \$15 excess buyout), 78 points.

INSUTRAVEL Worldwide: \$1638 (\$50 excess or \$15 excess buyout), 78 points.

- Worldwide/USA: 28 days

The Best Buy for a couple would be: ZURICH FINANCIAL SERVICES AUSTRALIA: \$268 (\$50 excess), 75 points.

For two people just travelling together, as well as couples:

STA Policy A+ Worldwide: \$355 (\$100 excess or \$10 excess buyout), 79 points.

AUSTRALIAN UNITY Worldwide: \$350 (\$50 excess or \$15 excess buyout), 78 points.

INSUTRAVEL Worldwide: \$350 (\$50 excess or \$15 excess buyout), 78 points.

HBG Gold (non-members)**: \$345 (\$0 excess)*, 74 points.

** HBG Gold for HBG members is available for \$310.

- UK: 28 days

The Best Buy for a couple would be: ZURICH FINANCIAL SERVICES AUSTRALIA: \$268 (\$50 excess), 79 points.

For two people just travelling together, as well as couples:

AUSTRALIAN UNITY Worldwide: \$350 (\$50 excess or \$15 excess buyout), 80 points.

INSUTRAVEL Worldwide: \$350 (\$50 excess or \$15 excess buyout), 80 points.

ST GEORGE Travel Protect Super Plan: \$381 (\$0 excess)*, 75 points.

SMART COVER Premium Travel Insurance Plan A: \$376 (\$0 excess)*, 72 points.

- South-east Asia: 28 days

TRANSPORT INDUSTRIES INSURANCE International Traveller Insurance Plan C: \$262 (\$0 excess)*, 60 points.

AUSTRALIAN UNITY Asia Pacific: \$242 (\$50 excess or \$15 excess buyout), 54 points.

INSUTRAVEL Asia Pacific: \$242 (\$50 excess or \$15 excess buyout), 54 points.

A couple could also consider: ZURICH Travel Insurance: \$268 (\$50 excess), 79 points; WORLD CARE ASSIST Worldcare Travel Europe/Asia table: \$248 (\$100 excess or \$25 excess buyout), 60 points.

* Our scenario falls in the policy's excess-free period.

- Worldwide/USA: 28 days

TRANSPORT INDUSTRIES INSURANCE International Traveller Insurance Plan A: \$381 (\$0 excess)*, 80 points.

STA Policy A+ Worldwide: \$355 (\$100 excess or \$10 excess buyout), 79 points.

AUSTRALIAN UNITY Worldwide: \$350 (\$50 excess or \$15 excess buyout), 78 points.

INSUTRAVEL Worldwide: \$350 (\$50 excess or \$15 excess buyout), 78 points.

- UK: 28 days

AUSTRALIAN UNITY Worldwide: \$350 (\$50 excess or \$15 excess buyout), 80 points.

INSUTRAVEL Worldwide: \$350 (\$50 excess or \$15 excess buyout), 80 points.

ST GEORGE Travel Protect Super Plan: \$381 (\$0 excess)*, 75 points.

SMART COVER Premium Travel Insurance Plan A: \$376 (\$0 excess)*, 72 points.

- Bali: 10 days

AUSTRALIAN UNITY Southwest Pacific: \$116 (\$50 excess or \$15 excess buyout), 58 points.

INSUTRAVEL Southwest Pacific: \$116 (\$50 excess or \$15 excess buyout), 58 points.

ST GEORGE Travel Protect Economy Plan: \$122 (\$0 excess)*, 57 points.

* Our scenario falls in the policy's excess-free period.

Just what is 'reasonable care'?

According to the annual report of the General Insurance Enquiries and Complaints Scheme, insurers have been taking a hard line on some travel insurance claims in the past 12 months, particularly over what constitutes 'reasonable care' in protecting your property.

Claims have been rejected if belongings have been left 'unattended' in airport lounges, restaurants, train stations, bus stops, etc. However, the insurers have been choosing their own definition of 'unattended'. Their basis for rejecting those claims has been that the traveller hasn't taken 'reasonable care' to protect the property if it's been stolen from a public place.

The scheme's adjudicator, Sam Parrino, says this issue requires immediate attention from insurers. He says that to establish 'reasonable care', insurers should assess the steps you might reasonably take in ordinary circumstances to protect your belongings, while "recognising the practicalities of everyday life and that reasonable risks have to be undertaken".

In fact Parrino is highly critical of policies "where, arguably, you are only covered if the luggage is taken from you as part of an armed robbery.

"The image of the industry cannot but be further lowered in the eyes of the community ... with a perception of insurance documents and particularly policy wordings as a trap for the ordinary member of the public."

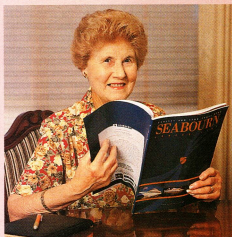
THANK YOU

Thank you to the CHOICE readers who wrote in with their travel insurance experiences. Your stories about claims helped us to identify what to look for when analysing the policies.

SCENARIO: The older traveller

Between 50 and 65 years of age. Could be a single traveller, a couple or two friends. They want a policy with:

- Premium refund available on cancellation of the policy, with no fees charged, before travel has started.
- No excess or an excess buyout (see *Other things to consider*, page 17).
- No restrictions for travellers younger than 65.
- Pre-existing conditions cover available on application (depending on the specific medical case).
- Adventure activities covered: horse riding and skiing.
- Cover for cancellation due to retrenchment.
- Medium cover for baggage — at least \$4000 per couple or duo and \$2000 for a single traveller for Bali; \$10,000 per couple or duo and \$5000 for a single traveller for the USA and UK. At least \$2000 limit for video/photo equipment, or higher cover available for an additional premium; at least \$1000 limit for jewellery or higher cover available for an additional premium.
- Policy can be an extended while overseas.
- Cover for resumption of the journey (see *Resumption of journey*, page 16).
- Cover for collision damage excess for a rental car included or available for an additional premium.



SCENARIO: The high-end traveller

A single person, a couple or two friends travelling without children and on a fairly high budget. They're looking for a policy with:

- Premium refund available on cancellation of the policy, with no fees charged, before travel has started.
- No excess or an excess buyout (see *Other things to consider*, page 17).
- Pre-existing conditions cover available on application (depending on the specific medical case).
- Adventure activities covered: horse riding, ballooning (except for Bali), motorcycling, scuba diving (including for learners), skiing.
- Cover for cancellation due to retrenchment.



- High cover for baggage — at least \$7000 per couple or duo and \$3500 for a single traveller for Bali; \$17,500 per couple or duo and \$10,000 for a single traveller for the USA and UK. At least \$3000 limit for video/photo equipment or higher cover available for an additional premium; at least \$1000 limit for jewellery or higher cover available for an additional premium.
- Cover for collision damage excess for a rental car included or available for an additional premium.

FOR THE SINGLE TRAVELLER:■ **Worldwide/USA: 3 months**

STA Policy A+ Worldwide: \$340 (\$100 excess or \$10 excess buyout), 79 points.

AUSTRALIAN UNITY Worldwide: \$344 (\$50 excess or \$15 excess buyout), 78 points.

INSUTRAVEL Worldwide: \$344 (\$50 excess or \$15 excess buyout), 78 points.

■ **Worldwide/USA: 28 days**

TRANSPORT INDUSTRIES Insurance International Traveller Insurance Plan A: \$200 (\$0 excess)*, 80 points.

STA Policy A+ Worldwide: \$182 (\$100 excess or \$10 excess buyout), 79 points.

AUSTRALIAN UNITY Worldwide: \$180 (\$50 excess or \$15 excess buyout), 78 points.

INSUTRAVEL Worldwide: \$180 (\$50 excess or \$15 excess buyout), 78 points.

■ **UK: 28 days**

AUSTRALIAN UNITY Worldwide: \$180 (\$50 excess or \$15 excess buyout), 80 points.

INSUTRAVEL Worldwide: \$180 (\$50 excess or \$15 excess buyout), 80 points.

SMART COVER Premium Travel Insurance Plan A: \$192 (\$0 excess)*, 72 points.

■ **Pacific Island cruise: 10 days**

AUSTRALIAN UNITY Southwest Pacific: \$61 (\$50 excess or \$15 excess buyout), 58 points.

INSUTRAVEL Southwest Pacific: \$61 (\$50 excess or \$15 excess buyout), 58 points.

*Our scenario falls in the policy's excess-free period.

FOR A COUPLE/TWO PEOPLE TRAVELLING TOGETHER:■ **Worldwide/USA: 3 months**

STA Policy A+ Worldwide: \$663 (\$100 excess or \$10 excess buyout), 79 points.

AUSTRALIAN UNITY Worldwide: \$670 (\$50 excess or \$15 excess buyout), 78 points.

INSUTRAVEL Worldwide: \$670 (\$50 excess or \$15 excess buyout), 78 points.

■ **Worldwide/USA: 28 days**

TRANSPORT INDUSTRIES Insurance International Traveller Insurance Plan A: \$381 (\$0 excess)*, 80 points.

STA Policy A+ Worldwide: \$355 (\$100 excess or \$10 excess buyout), 79 points.

AUSTRALIAN UNITY Worldwide: \$350 (\$50 excess or \$15 excess buyout), 78 points.

INSUTRAVEL Worldwide: \$350 (\$50 excess or \$15 excess buyout), 78 points.

■ **UK: 28 days**

AUSTRALIAN UNITY Worldwide: \$350 (\$50 excess or \$15 excess buyout), 80 points.

INSUTRAVEL Worldwide: \$350 (\$50 excess or \$15 excess buyout), 80 points.

SMART COVER Premium Travel Insurance Plan A: \$376 (\$0 excess)*, 72 points.

■ **Pacific Island cruise: 10 days**

AUSTRALIAN UNITY Southwest Pacific: \$116 (\$50 excess or \$15 excess buyout), 58 points.

INSUTRAVEL Southwest Pacific: \$116 (\$50 excess or \$15 excess buyout), 58 points.

* Our scenario falls in the policy's excess-free period.

FOR THE SINGLE TRAVELLER:■ **Worldwide/USA: 28 days**

TRANSPORT INDUSTRIES International Travel Insurance Plan A: \$200 (\$0 excess)*, 80 points.

STA Policy A+ Worldwide: \$182 (\$100 excess or \$10 excess buyout), 79 points.

■ **UK: 28 days**

SMART COVER Premium Travel Insurance Plan A: \$192 (\$0 excess)*, 72 points.

COVER-MORE Options Plan A: \$192 (\$0 excess), 67 points.

■ **Bali: 10 days**

AUSTRALIAN UNITY Southwest Pacific: \$61 (\$50 excess or \$15 excess buyout), 58 points.

INSUTRAVEL Southwest Pacific: \$61 (\$50 excess or \$15 excess buyout), 58 points.

*Our scenario falls in the policy's excess-free period.

FOR A COUPLE/TWO PEOPLE TRAVELLING TOGETHER:■ **Worldwide/USA: 28 days**

TRANSPORT INDUSTRIES International Travel Insurance Plan A: \$381 (\$0 excess)*, 80 points.

STA Policy A+ Worldwide: \$355 (\$100 excess or \$10 excess buyout), 79 points.

RACV Policy A (non-members):** \$355 (\$0 excess)*, 71 points.

**RACV Policy A for members of RACV or affiliated automobile clubs: \$355 (\$0 excess)*, 72 points.

■ **UK: 28 days**

SMART COVER Premium Travel Insurance Plan A: \$376 (\$0 excess)*, 72 points.

COVER-MORE Options Plan A: \$380 (\$0 excess), 67 points.

■ **Bali: 10 days**

AUSTRALIAN UNITY Southwest Pacific: \$116 (\$50 excess or \$15 excess buyout), 58 points.

INSUTRAVEL Southwest Pacific: \$116 (\$50 excess or \$15 excess buyout), 58 points.

* Our scenario falls in the policy's excess-free period.

The government's pushed you into private health cover, so what kind of service are you getting for your money? CHOICE surveyed some of the call centres to assess the advice they're giving you.



Private health cover: feeling better now?

IN BRIEF

■ If you joined up for health insurance in a rush, it's worth now checking your policy to make sure it covers everything you want. Changing policies won't affect your lifetime health cover rating.

■ Health fund call centres may have been extremely busy when we called them, but that's no excuse for the poor advice we received. It's not the operators' fault: the funds should make certain their staff know the correct answers, no matter how many they have to train.

IN THE RUSH TO TAKE OUT PRIVATE health cover before the government's June 30 deadline, thousands of people were relying on accurate information from health funds to help them make the best decision for their needs. So we decided to test the private health insurers' call centre advice lines.

Our survey results indicate that lots of people must have received poor advice and could have bought health insurance that's unsuited to their needs.

Getting through ...

Before our callers even got to the starting gate many encountered considerable frustration:

- One was kept on hold for two hours and 10 minutes at HCF before finally hanging up.
- Another caller to AXA got an engaged signal 25 times before getting through.
- Others were disconnected while on hold or when choosing options. One caller was disconnected 13 times and another caller eight times when trying to get through to MBF.

By contrast, HBF (available in WA only) never took more than three calls to get through and, once there, the wait was three minutes on average; no-one waited more than eight minutes. This may be due to the smaller number of callers trying to use this service.

... and the advice?

We devised four main scenarios for our callers to ask the call centres about:

- Coverage for an older person.

- Excesses (where you pay a lower premium in return for paying a fixed amount towards your treatment).
- What costs the fund does and doesn't cover.
- Pre-existing conditions.

On average the call centres all performed much the same, though individual companies scored better on some questions.

Cover for older people

There were two parts to this question:

- Seeking a helpful and objective view about the merits of Medicare vs private health insurance.
- Recommending an appropriate and cheap policy for an older person.

Fifteen of the 36 responses to our question about Medicare gave good, accurate advice about your freedom to stay with Medicare. For example, "She [the older relative] doesn't have to join a health fund but she isn't exempt from the 2% annual increases to the premium." AXA and MBF gave the best advice on average, but some very poor and misleading advice was also given:

- 10 operators provided incorrect information about the lifetime cover scheme, and of these:
 - Four implied that taking out private health insurance was compulsory, and
 - Four incorrectly implied that the lifetime cover premium loading doesn't apply after you reach age 65 — whereas this is true only for people born before July 1, 1934. For example, "It's when you turn 66 that the loading goes down to zero."
- Anyone who took this advice and waited till they

THESE
ONES
SOUND
HONEST



NICK
SCOTT

were 66 to join up would in fact be paying 70% loading.

When giving advice about appropriate cheap policies for an older person, 17 operators out of 37 recommended policies that had benefit limits for joint surgery (such as hip or knee replacement), cataract surgery and/or heart surgery. They appear to have focused on the 'cheap' aspect rather than a suitable policy for an older person. Ten of these operators gave no explanation of the benefit limits, even though it was

clear our caller was enquiring on behalf of an older relative who could probably expect to need one of these treatments at some stage.

MEDIBANK PRIVATE operators, on the other hand, gave full and accurate advice on its top-of-the-line Blue Ribbon policy, while pointing out that it isn't the cheapest.

Excess confusion

It's not always easy to understand how a policy excess works (is it charged once a year, once per person, once per treatment, etc), so it needs to be clearly explained. For this scenario we asked about a specific policy from each fund, choosing policies with excesses that applied more than once a year.

No operators from AXA, HBF and MBF were able to give a complete explanation of how the excess works for the quite complicated policies offered by their companies. In contrast, MEDIBANK PRIVATE and HCF operators, with simpler policies to explain, gave clear and accurate information.

Covering your costs

Another important issue is whether or not private health insurance covers all your costs. Policies may have names like Top Hospital or Comprehensive Hospital, yet despite the implications, a range of items isn't covered.

For example, you're likely to have to pay out of your own pocket for doctors' fees above the Medicare Benefits Schedule; if benefit limits apply;

Our test

During the last two weeks of June, leading up to the deadline for taking out private health insurance (which was later extended), we surveyed the call centres of the five health funds that make up 75% of the market: AXA, HBF, HCF, MBF and MEDIBANK PRIVATE.

Eleven callers from three states (NSW, Victoria and WA) made 272 calls. Each time a caller rang they asked questions from several different scenarios, covering between them the following issues:

- Participating hospitals for each fund.
- Suitable policies for older people.
- Appropriate advice on the benefits of private healthcare as opposed to Medicare.
- Waiting periods.
- Excesses.
- The costs met by policies.
- Pre-existing conditions.

if the policy excludes certain procedures; if you haven't met waiting periods; if the hospital you go to doesn't have an agreement with your fund; or if you have to make a co-payment or pay an excess.

Only three operators out of 41 gave an accurate indication of costs you could end up paying. Close to a third said or strongly implied that private hospital cover would meet all expenses.

Pre-existing conditions

Again, a complex aspect — there are three parts to the pre-existing condition rule:

- Symptoms of the condition exist prior to joining.
- You might not be aware of having the condition.
- You have to wait 12 months before claiming treatment for a pre-existing condition.

HBF and MEDIBANK PRIVATE responses were the best, but overall only four operators out of 47 gave a full explanation, while 15 gave misleading information to callers by incorrectly implying that you would be aware of any pre-existing condition.

Just a hard sell?

Some call centre operators seemed intent on selling policies rather than giving people correct information. In one extreme example, one of our callers was asked when they rang, "Are you going to join now?" When told no, the operator said, "Sorry, but at present I have 10 callers waiting and we're taking 4000 calls a day and I don't have time to go through and explain each policy." □

LIFETIME HEALTH COVER

Everyone used to pay the same for health insurance, regardless of age. In July this year the government introduced 'lifetime health cover' to 'encourage' people to take out health insurance, whether it was sensible for their own circumstances or not.

Under lifetime cover, anyone who takes out health cover after the age of 30 pays a 2% loading for every year their age exceeds 30. So, for example, if you take it out when you're 40, you'll pay an extra 20% on top of the basic premium.

There are some exceptions: no-one will pay more than 70% loading, and people born before July 1, 1934, will pay the same premium as 30-year-olds.

This change to lifetime health cover caused a rush to join health insurance before the premium loadings came in on July 1 this year. It was in this context that our test took place.

DID YOU GET GOOD ADVICE?

If you think you were given poor advice on which policy to buy, we'd like to hear from you. Write to us at CHOICE, 57 Carrington Road, Marrickville 2204, marking your envelope 'Health insurance advice' or email callcentres@choice.com.au

If you're a book lover, you'll probably be able to find anything you want on the Internet. But will it be cheaper or more convenient than a visit to your favourite bookstore, and will it be secure?



www.books!

IN BRIEF

- Many online bookstores offer a range of titles that can't be matched by your local bricks-and-mortar store.
- You can save money by buying from a US site, though generally you'll need to buy several books at once in order to offset the delivery costs (see *How to save, far right*).
- While ordering online can be easy and convenient, our trialists met some frustrating delays waiting for pages to download and going through the ordering process.
- Many people are hesitant to order online because of privacy and security fears. For information on how to minimise the risk and pick the most secure sites, see *Beating Big Brother — and the hacker*, page 29).

HAS THE INTERNET SOUNDED THE death knell for traditional bookstores? Will paper books and magazines survive? These are common questions nowadays.

In fact, it seems the Internet has opened up enormous possibilities for booksellers and consumers alike. Avid readers want a book in their hands, and the World Wide Web is the biggest bookstore on the planet. We sent 30 trialists into cyberspace to get an impression of 12 online bookshops — are they cheap, user-friendly and convenient, or more trouble than they're worth? A bit of both.

Why shop online?

There's nothing a book lover likes more than to wander around a good bricks-and-mortar bookstore for a leisurely browse. So why might you want to turn to the online equivalent?

The most obvious advantage is the range of titles available, including books not in print in Australia. AMAZON.COM, one of the first big booksellers to go online in 1995, offers 4.7 million items. Your local bookstore can't compete on that scale, but if you do want to keep supporting it or if you're uncomfortable buying online, it's often possible to have it imported a book you want.

Most sites have added features, such as book reviews and links for an informative and rewarding online browse. Some, such as POWELLS, also stock secondhand books, while others, like BORDERS, GLEEBOOKS and BARNES & NOBLE, provide access to rare and out-of-print titles.

If you want to send a gift to a friend overseas, a number of sites can oblige, offering faster delivery than you'd get by sending it yourself. Some sites even offer gift wrapping, while gift vouchers are widely available (see *Profiles*, page 28).

The trial: home and abroad

Each of our 30 bookworms tried to order one in-stock paperback from four bookstore sites — two Australian and two international. After browsing the site and ordering, they rated it for variety and range, the information and reviews provided, and the ease of site navigation, finding a book and placing an order. Finally, they reported on how easy it was to monitor their order's progress, the speed of delivery and their satisfaction with the state of the books on arrival.

The physical location of a bookstore shouldn't matter on the Internet. Each site is equally accessible, with shipping costs and delivery time the only variables (see *Profiles*). However, when it comes to the quality of information provided and the ease of monitoring your order, our results suggest that most Australian sites are lagging behind their international competitors.

BEST ONLINE BOOKSHOPS

	Overall score
AMAZON (US)	87%
BARNES & NOBLE (US)	82%
BORDERS (US)	78%
DYMCKS (Australia)	78%

And two US sites, BARNES & NOBLE and AMAZON, were rated as having a significantly better than average range and variety of books (scoring 90% and 88% respectively for this), while the Australian scores ranged from 58% to 80%. See the table, page 31, for the full set of scores.

A world of information

Australian sites in general fell short when it came to the information and reviews provided, although DYMOCKS was significantly better than average. GLEEBOOKS and ANGUS & ROBERTSON impressed our trialists the least.

BARNES & NOBLE again rated best, providing a book synopsis together with reviews from other publications and readers, as well as the site's own review. "These are all helpful if you don't know much about the book or aren't sure what you're looking for," one trialist commented. The AMAZON system of providing books with a star rating based on customer reviews was also popular.

Getting around

It's frustrating if you can't find your way around a site, and only three rated particularly highly for this. The local sites of DYMOCKS and COLLINS matched AMAZON for being the easiest to navigate.

The ability to browse for books in different categories, such as those offered by DYMOCKS, was highly regarded. However, you might prefer different features. The COLLINS site "seemed to be set up more for searching for a book than just browsing and picking something up", according to one trialist, but it still rated highly.

Placing the order

Enduring lengthy delays while waiting for web pages to download isn't a popular pastime, and it was a common complaint from our trialists. Their comments indicate that ordering online can be a frustrating experience, partly because of this.

For the international sites, three trialists were unable to order their book at all, one having a major problem at the ordering phase of the procedure and two others failing to gain sufficient access to a site to place an order. Two trialists couldn't place an order at Australian sites — one frustrated by site problems when attempting to order and the other stopped by security concerns.

There were other minor concerns too, such as difficulty in entering state or postcode details on some of the international sites. As well as detracting from the convenience of online shopping, problems with ordering seem to contribute significantly to lack of consumer confidence in buying over the

Internet at all — they exacerbate any concerns about privacy and security.

Satisfaction guaranteed?

Despite difficulties in placing orders, all but one of our trialists received their books, with all international orders arriving within the expected delivery timeframe — most in around two weeks (we picked the fastest available delivery times, which can be more expensive). Australian deliveries were usually quite fast. Although packaging was generally satisfactory, a small number of books arrived with some minor damage.

The international sites were again superior for letting you monitor the progress of your order. The vast majority of trialists received emails confirming all their orders and the international sites let buyers monitor their orders online.

A number of comments regarding the Australian sites suggested that trialists felt they were left in the dark about their order, usually depending on email correspondence with the bookstores to stay informed of any problems.

How to save

While shipping costs can offset any savings made on price when ordering online, there are several ways to keep costs to a minimum and come out in front:

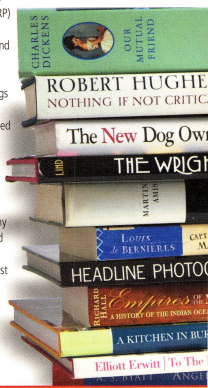
- Get standard delivery — fast shipping is very expensive and will eat up any savings you make on prices.
- Overseas standard delivery costs are around US\$4 plus US\$2 per item. The recommended retail price (RRP) on paperbacks is around US\$5.99–\$6.99 (although some sites sell at a discount). US hardcovers are around US\$20–\$30 (again discounted at some sites). Australian RRP for paperbacks is A\$14–\$18 and for hardcovers A\$40–\$50. Even at full price online, savings can be made.

Using median prices, for **paperbacks** you'd need to buy in bulk to offset delivery costs. Six US paperbacks at US\$6.50 (plus delivery) cost around A\$95. Six Australian paperbacks at \$16 come to A\$96. Any purchase above that starts to increase the savings.

For **hardcovers**, you don't need to buy as many to offset the delivery costs, though you'd still spend more in total than for paperbacks. Discounts can increase the savings: at **AMAZON**, for example, most new hardcovers are reduced by 30%.

- If you want to **comparison shop**, the following sites may be of interest:

— www.isbn.nu
— www.addall.com



PROFILES

All 12 online bookstores in the trial are profiled in rank order from left to right, with the trialist comments. Prices shown are for the cheapest delivery option.

AMAZON.COM

www.amazon.com

Origin: US.

Range: Very broad, covering a wide subject and category area. Includes bestsellers, literary, textbook and academic titles.

Shipping details: US\$4 per shipment plus US\$1.95 per item surface shipping. Delivery takes 2–12 weeks.

GOOD POINTS

- Guarantee of transaction security, and stores user data offline (see *Beating Big Brother*, below right).
- The easiest to navigate, with extensive help features.
- You can order online or over the phone.
- Exceptionally wide range of books.
- Includes critical reviews by staff and readers (with a star rating system).
- The site can use the customer star ratings you provide for various books to help recommend other books you might like.
- Multiple options for searching, including a power search.
- You can pre-order upcoming titles and order out-of-print books.
- Gift vouchers available.
- Can hold your order for 90 days.
- Only shares information about users as an aggregate (see *Beating Big Brother*, far right) — no personal details.

BAD POINTS

- When ordering online, you have to use a credit card.

TRIALIST COMMENTS:

"...range too huge to comprehend."

"It was easy to check the status of the order and I was kept up-to-date."



BARNES AND NOBLE

www.barnesandnoble.com

(also www.bn.com)

Origin: US.

Range: Bestsellers, general fiction and non-fiction, literary, textbook and academic titles.

Shipping details: US\$4 per order plus US\$1.95 per item surface shipping. Delivery takes 4–10 weeks.

GOOD POINTS

- Guarantee of transaction security, and stores user data offline.
- You can order by phone as well as online.
- Reader and critical reviews.
- The site can recommend books based on what others have purchased.
- Wide range of search criteria, as well as category searches and browsing.
- Information is easy to find.
- You can pre-order upcoming titles, and order rare and out-of-print books.
- Gift vouchers available.

BAD POINTS

- Shares some user information.
- Credit card payment only.

TRIALIST COMMENTS:

"Easy site to browse."

"The information on the books was excellent, especially in the bestsellers/featured titles sections."



COLLINS BOOKSTORE

www.collinsbooks.com.au

Origin: Australia.

Range: General fiction and non-fiction.

Shipping details: A\$6.50 standard delivery per order.

GOOD POINTS

- You can order over the phone or by fax and pay by credit card or cheque.
- Gift vouchers available.

BAD POINTS

- No information about the availability or format of books.
- No security or privacy statement — it may share your data.
- No reviews, interviews or extra content.
- Search by title, author and ISBN only — no browsing through the site.

TRIALIST COMMENTS:

"Was quite easy to navigate. This was assisted, I would suggest, by the limited range of books that seemed to be available."

"I didn't feel confident that I was entering my credit card details into a secure environment."



WH SMITH

www.whsmith.co.uk (there's also a site at www.bookshop.co.uk)

Origin: UK.

Range: New and in-print titles. Bestsellers, literary, textbook and academic titles.

Shipping details: 45% of full book price, with a minimum of £8 and a maximum of £50, airmail. Delivery takes 7–14 days.

GOOD POINTS

- Good range and amount of information provided about books, including reader reviews, synopsis and number of pages.
- Broad range of books available.
- Best site for the ease of finding privacy and security information.
- You can browse categories or search to find books.
- You can pre-order books.

BAD POINTS

- Shares user data.
- Poor layout.
- Can only order online by credit card.
- Very high delivery costs, though a comparatively short delivery time.

TRIALIST COMMENTS:

"Reasonably user-friendly but very cluttered."

"Navigating the site required diving through many levels to find the book you want"



BORDERS BOOKS

www.borders.com

Origin: US.

Range: Very broad range of bestsellers, literary, textbook and academic titles.

Shipping details: US\$7 per order plus US\$5.95 per item, air/surface shipping. Delivery takes 7–35 business days.

GOOD POINTS

- Guarantee of transaction security.
- You can also order by phone or fax.
- Reader and staff reviews.
- You can pre-order upcoming titles and out-of-print books.
- Gift vouchers available.
- Doesn't share personal data.

BAD POINTS

- Browsing the site for books isn't easy, although searches can be performed using title, author, ISBN and keyword.
- Cluttered interface — recommendations and help are hard to find.

TRIALIST COMMENTS:

"I really liked the reviews by other customers — a nice touch."

"I couldn't find a way to just come up with a list of titles under a genre, science fiction for example, and then be able to browse the full list."



DYMOCKS

www.dymocks.com.au

Origin: Australia.

Range: General fiction, general non-fiction, textbooks and academic titles.

Shipping details:

A\$5.95 (Sydney), A\$7.95 (elsewhere in Australia) per order.

GOOD POINTS

- One of the better sites for information and reviews provided.
- Accepts orders by phone and fax, and you can pay for your purchase by cheque and money order as well as credit card.
- Doesn't share personal data.

BAD POINTS

- Can only search by title, author and ISBN.
- Information is hard to find.

TRIALIST COMMENTS:

"The site was simple, yet visually attractive and easy to navigate through."

"Clearly set out. Book reviews are on the same page as the book details so there is limited screen changing."



Beating Big Brother — and the hacker

Internet access is growing quickly in Australia, with one study showing a 26% increase in the first six months of this year alone. According to the Australian Bureau of Statistics, 43% of adults accessed the net in the 12 months to February 2000, though only 5% used it for online shopping.

There are a number of reasons why many Australians are unwilling to buy over the Web, but the two major concerns are privacy of the personal information provided when ordering and security of credit card details.

Such concerns are justified, but there are several things you can check on any site you enter to help ensure your shopping venture will be secure.

Privacy checklist

- ☑ Does the site ask only for essential information — only those details necessary to make a purchase?
- ☑ Can you browse the site before entering all your information to make a purchase?
- ☑ Does it have a privacy policy?
- ☑ Does it on-sell your data to interested buyers? It may be only pooled (aggregate) data that's sold, which contains no identifying information about you personally. Alternatively, your address or even your entire buying history could be sold

to marketers. Check the privacy policy for the conditions under which the site will share information with others. Ideally, they won't share it at all (see *Profiles* for the information-sharing policies of the sites in this trial).

Security checklist

- ☑ The site should have a certificate of security, which can be found by choosing 'page properties' from the file menu of your browser. This details the system used by the site to secure transactions. The number of 'bits' of encryption gives you an idea how long it would take to break the code and steal your data: 40-bit encryption is OK, but 128-bit is much better.
- ☑ Your browser should provide a security icon — a padlock — in its status bar. An unlocked padlock or no padlock on the page where you enter your information means it's not secure.
- ☑ Does the site store your sensitive information? If so, will it store it offline? Be very wary of any site that can pop up your credit card information when you head back for a second purchase.
- ☑ Does it have a statement of the security policy and explain it in terms you can understand?
- ☑ Does it *guarantee* your transactions are secure?

LOOKING FOR A BOOK?

If you're chasing a specific book, a number of services online can help you task a lot easier:

- www.abebooks.com;
- www.biblioind.com — a network of secondhand and independent bookstores that will provide details of all stores stocking a book and let you buy online.
- www.biblioquest.com.au — international book-finding service.
- www.alibris.com — maintains a large collection and sources from a US booksellers' network.

If you're looking for more bookstores, try:

- www.geocities.com/Athens/4824/bookshop.htm (international).
- <http://danny.oz.au/books/shops> (Australian).

THE WELL

www.thewell.com.au

Origin: Australia.

Range: General fiction and non-fiction, some literary titles.

Shipping details: Cost calculated at time of purchase.

GOOD POINTS

- Stores user data offline.
- Doesn't share information without permission.
- Accepts orders by fax, and you can pay by cheque and money order as well as credit card.
- Reader and staff reviews, and interviews with authors.
- Recommends books by interest — for example, books for fishermen. Helps with gift selection.
- Gift vouchers available.

BAD POINTS

- Search is restrictive — you can only search exact title, author or ISBN.
- Help and other information are hard to locate.

TRIALIST COMMENTS:

"Very good navigation system but not matched by the range of books available, I found."

"I like the way recommendations were done by different genres."



WATERSTONES

www.waterstones.co.uk

Origin: UK.

Range: Bestsellers, wide range of fiction and non-fiction, some literary and textbook titles.

Shipping details: £2.95 per order plus £2.00 per item, accelerated surface mail. Delivery takes 21–28 working days.

GOOD POINTS

- Accepts orders by phone and fax as well as online.
- Reader reviews of books.
- Wide range of search criteria.
- You can pre-order upcoming titles and order out-of-print books.

BAD POINTS

- No privacy statement — may share user information.
- Very little privacy or security information.

TRIALIST COMMENTS:

"The site seemed cluttered and a bit hard to navigate through the areas of different sorts of books."

"Provided plenty of information about the order and its progress and enabled us to check for accuracy of the order. Therefore, further monitoring was unnecessary."



ANGUS AND ROBERTSON BOOKWORLD

www.angusrobertson.com.au

Origin: Australia.

Range: General fiction and non-fiction.

Shipping details: A\$3 (Victoria) and \$6 (other states) per order.

GOOD POINTS

- You can order by phone and fax and pay by cheque, money order or credit card.
- Wide range of search criteria.

BAD POINTS

- No security or privacy statement — may share user information.
- No book availability information.
- No reviews or other content information.
- Not much help available.

TRIALIST COMMENTS:

"Great selection, easy to navigate — but nowhere as extensive as some US and UK sites."

"Nowhere to browse books within a category and very little information given about the book, including edition and when and where published."



GLEEBOOKS

www.gleebooks.com.au

Origin: Australia.

Range: General fiction and non-fiction.

Shipping details: A\$6.50 standard shipping per order.

GOOD POINTS

- Privacy policy — won't share personal information without consent.
- You can order rare and out-of-print books.

BAD POINTS

- You can only order online by credit card.
- Few reviews and only small amounts of information about books.
- Information and help are hard to find.

TRIALIST COMMENTS:

"It was only really a copy of their magazine dumped online. Books were listed by category and minimal reviews were available."

"It was easy to search for a specific book but would not be so good for general browsing."



POWELLS

www.powells.com

Origin: US.

Range: Secondhand and new books — bestsellers, literary, textbook and academic titles.

Shipping details: US\$3 per shipment and US\$2 per item surface shipping. Delivery takes 8–12 weeks.

GOOD POINTS

- Guarantee of transaction security, and stores user data offline.
- No sharing of user information.
- You can order by phone and pay by US funds cheque or wire transfer, as well as by credit card.
- Had good information about books, including size, number of pages and a back-cover synopsis.
- Wide range of search options.
- You can order rare books and some out-of-print books.
- Gift vouchers available.

BAD POINTS

- A narrower range of books than the other overseas sites and most Australian sites.
- Few reviews or other guides to help select books — only staff picks.
- Browsing and navigation are complicated by too many sidebar links and no obvious access to categories.

TRIALIST COMMENTS:

"Didn't seem to have nearly the range of Amazon. Good if looking for used books."

"Quick response on sending email confirmation. Easy to get into system to monitor order."



QBD THE BOOKSHOP

www.qbdthebookshop.com.au

Origin: Australia.

Range: New and used general fiction and non-fiction.

Shipping details: A\$5–\$6 per order plus A\$1 per item.

GOOD POINTS

- Stores user data offline.
- Good range of information about books (price, format, ISBN).
- Good range of search options available.
- Gift vouchers available.
- No sharing of user information.

BAD POINTS

- No reviews or interviews.
- Poor layout.
- You can only pay online by credit card.

TRIALIST COMMENTS:

"Books didn't have reviews, which made it a bit difficult if you were browsing for a book."

"It was very difficult to tell if my order was available, how long it would take, etc. Once you've made the order, you're pretty much left in the dark as to what's happening."



Online bookshops

Scores

Book store (number of trialists)	Country of origin	Variety and range (%)	Information / book reviews (%)	Ease of navigating (%)	Ease of finding a book (%)	Ease of ordering (%)	Ease of monitoring order (%)	Overall score (%)
AMAZON (10)	US	88	80	82	82	94	98	87
BARNES & NOBLE (10)	US	90	92	68	74	82	84	82
BORDERS (9)	US	82	66	74	72	78	94	78
DYMOCKS (10)	Australia	80	80	84	80	90	56	78
COLLINS (8)	Australia	62	68	82	78	86	52	71
WH SMITH (9)	UK	72	72	48	64	70	76	67
THE WELL (9)	Australia	68	54	72	68	74	62	66
WATERSTONES (9)	UK	74	56	64	68	64	64	65
POWELLS (10)	US	66	52	56	58	70	82	64
QBD THE BOOKSHOP (8)	Australia	74	56	62	66	78	40	63
ANGUS & ROBERTSON (9)	Australia	78	40	62	64	70	52	61
GLEEBOOKS (8)	Australia	58	40	42	36	48	42	44

The scores

In each of the six scored categories, trialists gave a rating on a five-point scale reflecting their impressions of each of the four sites allocated to them. These ratings were

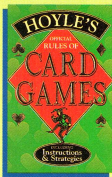
averaged and converted to a percentage.

The overall score gives equal weighting to each of the categories.

Hoyle's Official Rules of Card Games

Written in a clear, readable style, this book explains the rules of over 100 popular card games. It has step-by-step instructions, easy to understand illustrations and includes advice about game strategies. A fun gift and a useful reference.

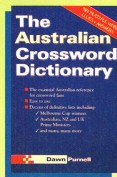
\$14.95 Code: HOYL



The Australian Crossword Dictionary

An Australian and New Zealand guide to help you get that final clue in a crossword. This book doesn't just look at single-word clues but at the trickier clues like 'kneel in worship' (genueflect).

\$14.25 Code: ACD



Taylor & Beyond

Written by well-known cricket writer Malcolm Knox, this is a fascinating read about the recent successes and controversies that have faced Australian and International cricket.

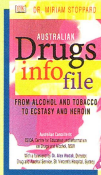
\$27.95 Code: TAYL



Australian Drugs Info File

This is an honest and realistic guide to drugs for young adults and parents. It includes details about the dangers of drugs, the warning signs to look out for and what to do if something goes wrong. **PLEASE NOTE: This is an explicit guide to drugs that gives the facts about a variety of legal and illegal drugs.**

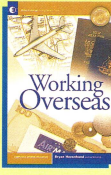
\$14.20 Code: ADIF



Working Overseas

If you, or someone you know, is intending to travel and work overseas, this book could make things much easier. It contains a series of essays covering the problems of working in a variety of countries and occupations — and some successes. It'll help make a trip a lot more fun and less hassle.

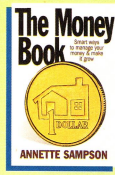
\$21.95 Code: WOSA



The Money Book

Take control of your money and increase your wealth and financial security. This easy to understand guide to personal finance covers the big issues: investing, budgeting, saving, and controlling spending and credit cards.

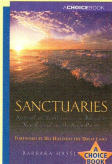
\$27.40 Code: TMBK



Sanctuaries

Over 400 spiritual and health retreats are listed in this easy-to-use directory. Each entry gives details of the centre's spiritual focus, where it's located and what it has to offer groups and individuals. There's a foreword from the Dalai Lama.

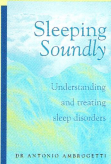
\$20.00 Code: SANC



Sleeping Soundly

Do you or someone you know have sleeping problems? Snoring, sleep-walking, body jerks, insomnia, bed-wetting — if you can think of a problem you can have with your sleep, it's in this book. It not only explains the problem but also provides easy-to-understand information.

\$22.95 Code: SPSL



Out of the Blues

With women more likely to suffer depression than men by two to one, it's timely to find a book offering a variety of practical solutions to the many different forms of depression that women experience. A sensitive and thorough guide to depression and theories and ideas about treating it, it includes personal insights from women who've experienced a variety of depressions and have come out the other side.

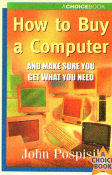
\$24.95 Code: OOTB



How to Buy a Computer

If you're one of the thousands of Australians thinking about buying a computer, this best-selling guide is packed with unbiased and sensible advice. It includes details about what kinds of computers and software are available, the range of tasks they can be used for, where to shop, how to find training and even how to do simple upgrades.

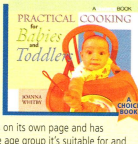
\$16.00 Code: HBC4



Practical Cooking for Babies and Toddlers

This book contains more than 100 delicious and nutritious recipes for babies over six months that are also suitable for the rest of the family. Each recipe is on its own page and has symbols showing the age group it's suitable for and whether it can be microwaved or frozen for later use.

\$22.00 Code: PCFB



Pocket Bushtucker

This is a pocket-sized guide to more than 180 central Australian 'bushtucker' plants. Each listing includes common, Aboriginal and scientific names, a description, habitat and uses. Includes colour and b&w illustrations.

\$22.95 Code: PKBT



Our Home

A beautiful book that's also practical, *Our Home* is ideal for anyone who wants to keep a record of their home, its renovations, finances, furnishing and decoration. On each page there's ample space to write in all sorts of information, from paint colours to tradespeople's contact details, or to draw plans of a room or garden area. A useful book for yourself or a wonderful gift. Hardcover.

\$20.00 Code: OURH



The CHOICE Guide to Baby Products

6th edition

The *CHOICE Guide to Baby Products* has been a reliable source of information for families and friends of newborns since 1990. It starts with a checklist of what parents will need when their baby arrives, then gives reports of tests and surveys that have been carried out for CHOICE on cots, strollers, high chairs, baby monitors, baby carriers, change tables, nappies and clothes dryers, plus useful buying advice on a range of other products and issues.

\$18.00 Code: CBP6



Difficult Personalities

This is a reassuring and approachable guide to help deal with the difficult personalities encountered each day — as well as our own. It offers strategies such as anger and conflict management, empathy, optimism, assertion, and how to make decisions about difficult relationships.

\$20.00 Code: DPFR

also by the same authors,
Friends

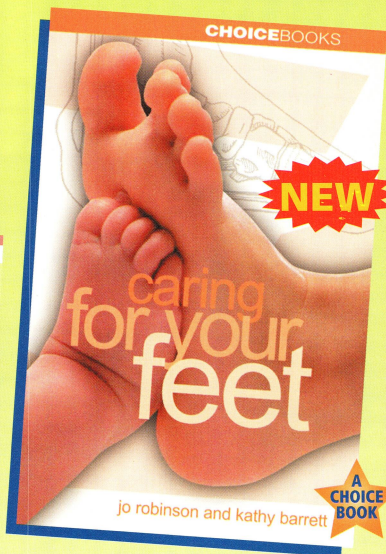
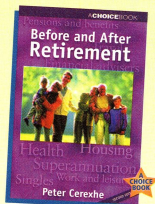
Friends can help you can build, nurture and keep your friendships.

\$18.70 Code: FREN

Before and After Retirement

The revised and updated edition of this popular guide to retirement and retirement planning now includes information about lifetime health insurance, GST and the latest government benefits and bonuses. Written in easy-to-understand language, it explains the complex issues you need to face to plan your retirement effectively.

\$27.50 Code: BAR2



Caring for your feet

In a lifetime an ordinary person will walk more than 128,000 kilometres.

In simple language and with lots of diagrams and pictures, this book explains how your feet work and provides foot health information for everyone from children to grandparents. It will help you to identify and perhaps avoid common problems — from tinea, bunions and sore heels to shin splints, blisters and knee pain. And there's extra help for people with arthritis or diabetes.

\$18.00 Code: FEET

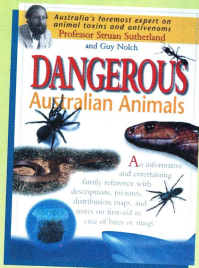


Dangerous Australian Animals

Professor Struan Sutherland & Guy Nolch

This is an entertaining yet practical and up-to-date guide to the dangerous wildlife of Australia. Some of the animals discussed include bluebottles, stonefish, king brown snakes, tiger snakes, ticks, funnelwebs, bull ants and leeches. It includes basic first aid advice and colour photos for identification.

\$45.00 Code: DAA

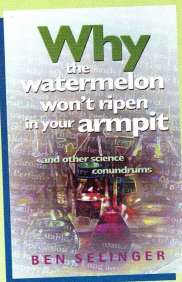


Why the Watermelon Won't Ripen in your Armpit

And other science conundrums
Ben Selinger

An easy-to-read book about the facts and ideas behind bizarre and not-so-bizarre everyday science. Ben Selinger uses humour to explain some of the more complex science issues that we face in our changing world.

\$24.95 Code: WMAP

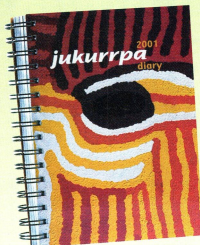


2001 Jukurrpa Diary

This is a diary that can sit on your desk or be given as a gift.

It has amazingly beautiful Aboriginal artwork as its month dividers. Practically designed with a page per day for weekdays and half a page each for the weekends, it is also wire-bound to lie flat on your desk. It includes an address section, a year planner, school and public holidays and important dates in recent indigenous Australian history.

\$21.90 Code: 2001



Order Form

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or, I wish to pay by: ☐ Bankcard ☐ Mastercard ☐ Visa
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Box of tricks

Your first computer doesn't have to be expensive, stressful or hard to choose.

THESE DAYS, ENTRY-LEVEL computers can handle demanding office packages, multimedia and games — all for under \$2000. The trick is picking a computer that does what *you* want and isn't packed full of useless, expensive extras.

Make a list of what you think you'll want to do. Be specific if you can — playing Solitaire is very different from playing a complex 3D game like Quake, even though both are games. Once you have your list, set a budget. Be realistic — you won't get the top-of-the-line model for chickenfeed:

- An entry-level brand-name computer will set you back around \$1500. You can probably spend even less on a non-branded computer assembled for you by a local computer shop.
- Middle of the range is around \$2500 for a machine that'll stay current for some time.
- More than \$3500 is a serious investment, including all the latest gadgets. Don't go this far unless your demands are really up-to-the-minute.

However, previous *Computer CHOICE* tests have shown that two brand-name computers that

cost the same don't necessarily perform the same. Use this article to help you work out what you need, how much you'll have to spend and to help you choose between machines that seem to be the same price or quality.

One more consideration is the software you use at work. It'll make both learning the program and bringing work home easier if your home computer has the same.

Pre-shopping homework

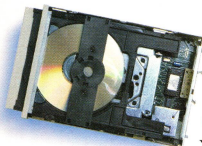
Ask yourself the following questions before you even start looking at computer ads or visiting shops.

- Do I want to play complex 3D games?
- Do I want Internet access?
- Will I be using demanding spreadsheets or databases?
- Do I want to use multimedia encyclopaedias or similar reference programs?
- Do I want to create graphics or web pages?

Based on your answers, use *What's in the box?* (page 36) to find out what you'll need in terms of

IN BRIEF

- The first step is deciding what you're going to do with a computer, and learning enough about the technology (it's all in this article) to work out what you'll need to do it.
- Take your time when you're out shopping — know the right questions to ask (see *In the shop*, page 37) and don't be rushed into a purchase.
- All brand-name entry-level computers should currently have as a minimum: sound card, video card, a modem, 64 Mb RAM, CD-ROM drive and a 4 Gb hard drive.



RAM, a hard drive, processor, graphics and audio. If you have computer-savvy friends, ask them to help you put together the specifications that fit your wish list.

What's in the box?

You'll never need to care about most of what goes on inside your computer, but there are a few major parts that it helps to have a grip on when you're buying a new computer or looking to upgrade, because you'll have to tailor what you buy to match your needs.

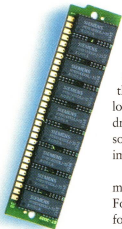
Note: Mb = megabyte, Gb = gigabyte (1024 Mb).

- **CPU (central processing unit):** The brains of the computer; it's also called the processor. The higher the speed in MHz, the faster programs will run.

Current processor types are AMD's K6 (for notebooks), Athlon and Duron, Intel's Pentium III and Celeron, and Apple's G3 and G4.

- **HDD (hard disk drive):** The central storage area of your computer. The bigger the number, the more information you can store. If you store lots of video, graphic and sound files, play hard-drive-munching games, or need to run lots of sophisticated software, hard disk size becomes important.

All the same, 8 Gb or more should suffice for most space requirements for the next three years. For example, 1 Gb holds 512,000 pages of fully formatted text, and you can always remove unwanted software that's taking up space. The



bigger 12+ Gb drives are only necessary at the moment if you're handling a lot of heavy multimedia work.

- **RAM:** Random access memory — the computer's short-term memory. It stores information ready for the CPU to access. Lack of RAM can result in a slow system that crashes frequently.

If you'll use more than one program at the same time (such as a word processor as well as a spreadsheet), or run games or multimedia, get at least 64 Mb of RAM to prevent system slowdowns.

- **Monitor:** The computer display. The size quoted usually includes the whole face of the screen, while viewable area is a measurement of its useful size. A 15-inch monitor has a viewing area about 13 inches diagonally and is fine for most uses.

If you're going to use your computer a lot, particularly for graphic design work, it's worth considering a 17-inch or 19-inch monitor for enhanced display if your budget allows.

- **Operating system:** The operating system (or OS) forms the base on which programs run. If you're buying a PC now, it's probably worth opting for the older but stable Windows 98, rather than going for the newer Windows Millennium Edition (ME). If you want to upgrade an existing computer, wait until Windows ME has been around six months or more so any bugs in it have been fixed. Macintoshes come with macOS, the current version being MacOS 9.0.

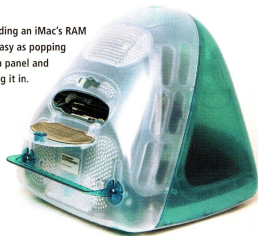
- **Graphics:** The image processing part of your computer. Whether inbuilt or an add-on card, graphics are complex. In general, the more Mb of RAM in your graphics system, the faster and more detailed are the images your computer will be able to display. Inbuilt graphics use some of your system RAM to produce images. This is probably sufficient if you're word processing, emailing and web browsing.

What sort of box?

Computers come in different shapes and sizes, each with its pros and cons, so at some stage you'll need to decide what type you want.

- You can get an **all-in-one** model, like Apple's iMac. These save space but reduce the opportunity to upgrade, which extends the life of your computer. They can make a good first-time computer because set-up is so simple.
- **Desktops** are a flat, square box that the monitor usually sits on. They use up more space than an all-in-one, but you usually have a lot more upgrade options. They tend to take a bit more setting up.
- **Towers** have the most room for expanding and upgrading, but they take up a lot of space unless you can tuck the tower under your desk. They take about the same amount of setting up as a desktop.
- **Notebooks or laptops** are portable computers with a flat LCD screen and the ability to run for a while on a battery if you don't have access to mains electricity. They're expensive compared to an equally powered desktop or tower, but extremely handy if you're likely to want to use a computer when you're away from home, or if you're short of desk space.
- **Package deals:** Some computers are sold with a range of peripherals as a full package. This can be a good way to buy your first computer, but don't let a salesperson talk you into a package full of extras you won't really need. A printer and extra software are the most likely additions you'll want to make to the basic computer and monitor.

Upgrading an iMac's RAM is as easy as popping open a panel and slotting it in.



PC or Mac

The choice between PC and Apple Macintosh largely comes down to your personal preference these days.

Many people who work in graphic design and publishing use Macs because they used to be better than PCs for these tasks. While PCs have pretty well caught up now, if you're going to be dealing with graphic designers it's likely they'll be using a Mac, so it makes sense for you to have one too.

One advantage you might perceive a Mac has is that you don't have to worry about the bewildering array of brands, differing quality and mixture of components that you find in PCs.

On the whole, most software now ends up being released for both types of computer. The best advice may be to go with the type most of your friends have, so you can swap programs like games.

If you play a lot of games, consider getting a 3D graphics accelerator card that has its own RAM, separate from the system memory.

■ **Audio:** Your computer will probably have an inbuilt voice or a sound card, both of which need speakers.

If you only use office applications and very rarely need sound, you really don't need to shell out for the latest and greatest in sound cards. But a good card (16-bit or higher) is a must if you want to watch DVD movies, play your music CDs through your computer or enjoy upmarket games. All Macintoshes come with built-in sound.

■ **CD-ROM:** You use a CD-ROM drive to install programs, as well as play music CDs. Its speed is measured by how much faster it is than a music CD player. So a standard 40x CD-ROM drive could theoretically play 40 minutes of music in a single minute. In reality, CD-ROM drives are rarely put to the test. Games tend to rely more on RAM and CPU power, rather than running off the CD. Many computers now come with a DVD drive — which can play both CDs and DVDs — or with CD-R drives, which can both play and record CDs. Anything above the basic CD-ROM drive will add to the cost, of course.

■ **Modem:** All computers should come with one these days; just double-check when you're buying.

In the shop

Having done your homework, there are still a few more things worth knowing about the computers you're looking at, so ask the salesperson:

■ **How much RAM can I put in the computer?**

Even if you never add more memory, the more you

can add, the better quality the system is likely to be. Machines capable of taking more memory are usually designed to perform higher-level tasks.

■ **How many expansion slots are there?** More expansion slots for a sound card, RAM or other additions to your computer gives you the option of later upgrades.

■ **What's the processor speed now, and what's the fastest processor this machine can upgrade to?** Upgrading your processor is relatively easy — it's knowing how high you can go that gives you an idea how long your computer will last, as higher-speed processors appear on the market regularly.

■ **What's the bus speed?** A computer's bus speed determines how quickly information passes through its system. Most newer computers will be 100 MHz or higher (except those with a Celeron CPU, which has a maximum bus speed of 66 at present).

■ **Does this computer have an 'onsite' or 'back-to-base' warranty, and how long does it last? Is there a technical helpline?** Does the warranty cover you for repairs back-to-base (the computer has to be sent away) or onsite (a company representative or locally approved technician will come to you)? Check also whether the helpline costs only a local phone call or is charged by the minute.

Is everything included?

Your new computer should come with:

- An instruction manual.
- Original CD-ROMs for all software installed, including the operating system.
- A warranty.

Remember that fair trading laws apply to computers just as much as fridges. Don't be afraid to ask for a refund or a replacement if your computer doesn't meet the specifications you asked and paid for, or if it's faulty. □

A rough guide to specs

■ **Entry-level computer** with Internet access, word processing and spreadsheet software, a few simple games: **Mac:** iMac 350. **PC:** at least 500 MHz Celeron or Duron processor with 15-inch monitor, modem, 64 Mb RAM and inbuilt audio and graphics.

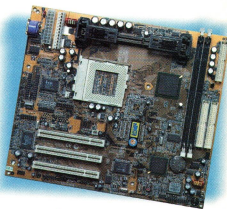
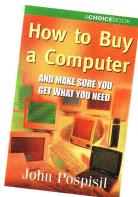
■ **Mid-range computer** with Internet access, word processing and spreadsheet software, multimedia encyclopaedia and other programs, reasonable sound and graphics. **Mac:** iMac DV+. **PC:** 650 MHz or higher Pentium III or Athlon processor with 15-inch monitor, modem, 64–128 Mb RAM, 16-bit audio, 16 Mb graphics card.

■ **Top-of-the-range computer** with Internet access, word processing and spreadsheet software, multimedia encyclopaedia and games, movie-watching and video editing. **Mac:** PowerMac G4. **PC:** 750 MHz or higher Pentium III or Athlon processor with 17-inch monitor, modem, 128 Mb RAM, 64-bit sound card, 32 Mb graphics card.

WANT TO BUY A COMPUTER NOW?

See page 38 for a special offer to CHOICE subscribers.

And for more in-depth information on buying your first computer, the CHOICE book *How to buy a computer* can help (see page 32.)



DO YOU NEED A computer?

Surf the Internet ... talk to family and friends ... shop online ... work from home ... play the latest games ... help your children do their homework ...

Don't know where to start?

We know lots of CHOICE subscribers don't have a computer or access to the Internet. Some of you may be happy to stay that way, but if you're interested in getting your first computer or onto the net, we've tried to make things easy for you.

We asked two manufacturers of Windows PCs (brands that had done well in recent tests for *Computer CHOICE*) to put together a few packages that cater for different needs. The prices for these offers include a discount on the retail price and a longer warranty. CHOICE has also joined Virtual Communities — an organisation that helps people get online — to provide access to an IBM computer and various packages. CHOICE (and its parent organisation, the Australian Consumers' Association) receives no commission or any other benefit from these offers.

Why have we put them together? More and more consumer services and information are either only available on the Web or it gives you better and faster information than other sources. As the world moves online, owning a home computer with Internet access increasingly divides the community into the technological haves and have-nots. We want to make sure consumers have the best chance to be one of the 'haves'.

If you want to know more about buying your first computer, or for help understanding the specs listed here for the packages, read the article on page 35 of this issue.

The packages

You may be looking for an entry-level computer package that'll get you online, or upgrading to a more powerful product that has all the bells and whistles — whether it's to run computer games or do complex work. You can buy just a computer, or a computer and Internet access; and some of the offers also have printers and scanners included as optional extras.

To give you peace of mind when buying a computer, whatever your needs or budget, CHOICE has negotiated all-in-one packages that guarantee:

- ◆ A three-year warranty.
- ◆ Home delivery and installation (though some restrictions may apply to remote areas).
- ◆ Online support.

You can check out these and other computers at retailers, and you should of course compare the best price you can get elsewhere with these offers — just make sure you compare products with the same specifications.

The specifications given here are brief for space reasons, but highlight the key points about the products and their options and extras. To buy one of these products call the number provided for each organisation and mention the CHOICE offer, or visit the Web address if you already have online access. All prices include GST.

Gateway

Call 1300 302 726 to inquire or to place an order; you can also browse and order online at www.gateway.com.au, or visit a Gateway retail store and show them this page. The offer is available at these prices for two months from the beginning of November; some restrictions may apply to remote areas. Both packages include seven-day, 24-hour telephone support.

◆ Entry-level

Gateway Essential Celeron 633 MHz, 64 Mb RAM, 10 Gb hard disk drive, 5 USB ports, CDRW drive, 15" monitor, 56 kbps modem, two speakers: **\$1999**, including three-year back-to-base warranty, home delivery, installation and Internet set-up, three months' free Internet access with Gateway.net on the 20-hour plan*, MS Windows ME, MS Works Suite 2000.

Options: Upgrade RAM to 128 Mb: \$149; upgrade to 17" monitor: \$149; Gateway Edutainment Bonus Pack for \$660; the items in this pack can also be purchased separately for the following prices: Lexmark Z12 colour printer: \$119; Wingman joystick console: \$55; Boardgame pack: \$99; computer-based training: \$219; Your Australia reference titles: \$79; Logitech Webcam Express: \$89.

◆ Mid-range

Gateway Performance PIII 800 MHz, 64 Mb RAM, 10 Gb hard disk drive, 12/16x DVD drive, 32 Mb video accelerator, Soundblaster AudioPCI 128 D, 56 kbps modem, 15" monitor, two speakers: **\$2499**, including three-year back-to-base warranty, home delivery, installation and Internet set-up, MS Windows ME, MS Works Suite 2000, three months' free Internet access with Gateway.net on the 20-hour plan*.

Options: Upgrade RAM to 128 Mb: \$179; upgrade monitor to 17": \$149; Gateway Gaming/Music Pack: \$970; the items in this pack can also be purchased separately for the following prices: Lexmark Z12

colour printer: \$119;
Wingman Joystick console: \$55; Speed game pack: \$129;
Flight game pack: \$129; MP3 player: \$449; Logitech Webcam Express: \$89.



* Gateway.net 20-hour plan includes up to 20 hours' Internet access per month. Excess hours are charged at \$3.30/hour or part-hour. This offer is not redeemable for cash and is only available with the purchase of a Gateway PC.

Virtual Communities

Phone 131 789 or visit
www.virtualcommunities.com.au.

For anywhere in Australia (some restrictions apply in remote areas), all Virtual Communities computers and Internet packages include delivery and installation of an IBM computer, connection to the Internet, 748 hours of Internet access*, up to three ISP-based email addresses, a three-year parts/one-year labour warranty, training information provided by Deakin University, and a help centre operating 24 hours, seven days per week — free of charge for any problem in the first month and free for 'fix it' assistance in the following three and a half years. The **Education and Business** computer and Internet packages include a colour printer. Packages may be purchased outright or through finance at 9% pa, with repayments over three and a half years*.

◆ Entry-level Internet package

IBM Aptiva Computer with 500 MHz processor, 64 Mb RAM, 5 Gb hard disk drive, 40x CD-ROM drive, 56 kbps modem, 15" monitor + 748 hours of Internet access*: **\$1830.16** (\$11.51/week). It includes home delivery, installation and Internet set-up, MS Windows 98 (2nd edition), Lotus SmartSuite Millennium (without voice), PC Doctor, Symantec Norton AntiVirus, Internet Explorer. Please note this offer doesn't include a printer.

◆ Education and Internet package

IBM Aptiva computer + Lexmark inkjet colour printer Z11 + 748 hours of Internet access*: **\$2159.18** (\$13.66/week) — it includes the same as the entry-level package, plus Worldbook Multimedia

* Internet access is provided as part of each package over three and a half years as follows: 16 hours of Primus Internet access per four-week period, plus 20 additional hours free in the first four weeks. Internet access required beyond the package is charged at 65 cents per hour or unlimited access at \$20.30 per four weeks.

All Virtual Communities prices were correct at the time of printing and are subject to change. All prices quoted are inclusive of GST. The contract period for the finance package is three and a half years. Interest rate 9% pa. Maximum amount payable under the loan agreement (excludes \$66 loan application fee): entry-level desktop \$2094.82, education desktop \$2486.12, business desktop \$2884.70, standard laptop \$3638.18 and office laptop \$4002.18.

Want more information?

When it comes to buying a new computer, information is power.

No single deal will suit everyone's needs and budget. The key is finding a package that does what you need without paying for unnecessary extras. *Computer CHOICE* (CHOICE's sister magazine) helps you sort through the jargon, the hype and the advertising claims.

It provides independent, well-researched information in an easy-to-read format to make sure you get the most from your computer. It includes regular computer and related product tests and buying guides, advice on how to choose the product that meets your needs and tutorials on how to use what you already have.

If you subscribe now (see page 49), you'll receive the September/October 2000 issue free. Your first two



Encyclopaedia, Edmark 'ZAP' science software, Edmark KidDesk Internet safe Web browser, Crayola 'Make a Masterpiece' creative software, Intuit Quicken Personal Edition.

◆ Business and Internet package

IBM Aptiva + Lexmark inkjet colour printer Z11 + 748 hours of Internet access*: **\$2497.55** (\$15.85/week) — inclusions are the same as for the Education and Internet package, plus Intuit Quickbooks, Lotus Notes Desktop for Internet mail, Symantec Norton Winfax Pro, ViaVoice Millennium Web Editions.

◆ Laptop and Internet package

IBM iSeries ThinkPad with 500 MHz processor, 64 Mb RAM, 6 Gb hard disk drive, 24x CD ROM drive, 56 kbps modem + 748 hours of Internet access*: **\$3059** (\$19.99/week). It includes MS Windows 98, Lotus SmartSuite Millennium (without voice), Quicken 98, Real Player G2, Acrobat Reader, Ring Central Fax, PC Doctor, Symantec Norton AntiVirus, Internet Explorer. **Laptop Office option: \$3369** (\$21.99/week) — as above, plus MS Office 2000 Small Business Edition.

Please note this offer doesn't include a printer.



magazines will include tests of:

- Colour inkjet printers.
- Inkjet printer paper.
- Scanners.
- Brand-name desktop computers.
- Internet filtering software.

PLUS

- ◆ How to choose the right computer.

Hewlett-Packard

These products are purchased through PC Ezy — call 1300 363 629 for further information or to buy. If you have Web access you can also buy them at www.pcezy.com.au/choice — you need to enter the identification <21984> where requested. Credit card purchases will attract a transaction fee of 2%. The offer is available at these prices for one month from the beginning of November. Both packages include seven-day 1800 telephone support.

◆ Entry-level

HP Pavilion 6617 Celeron 566 MHz, 64 Mb RAM, 10.2 Gb hard disk drive, 48x CD-ROM drive, 32-bit sound card and two Polk speakers, 56 kbps modem, three PCI slots, two USB ports: **\$1779**, including three-year onsite warranty, home delivery, one-hour installation and training (within 30 km of major urban and regional centres), MS Windows 98 (2nd Edition), MS Works 2000, MS Money 2000, Quicklink III, Quicken Basic 2000, MS Encarta 2000, Print Master Silver, HP Pavilion Media Rack, VCD player, MusicMatch JukeBox, VirusScan by McAfee.

Options: Standard monitor is 15", add \$200 for 17"; HP Deskjet 640C colour printer: \$149; HP ScanJet 3300 flatbed scanner: \$169. The package may be purchased with a one-year 'express exchange' warranty (instead of onsite) for **\$1379**.

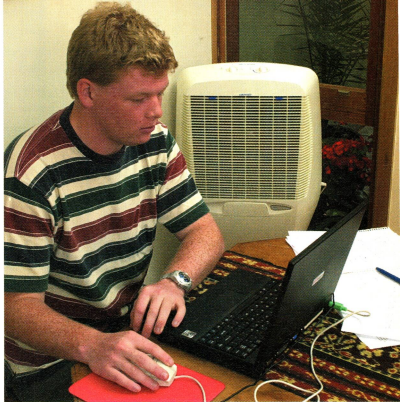
◆ Mid-range

HP Pavilion 8624 Pentium III 667 MHz, 64 Mb RAM, 15 Gb hard disk drive, HP CD-Writer Plus (32x, 4x, 4x), 32-bit sound card and two Polk Premium speakers, 56 kbps modem, four PCI slots, two USB ports: **\$2549**, including three-year onsite warranty, home delivery, one-hour installation and training (within 30 km of major urban and regional centres), MS Windows 98 (2nd Edition), MS Works 2000, MS Money 2000, Quicklink III, Quicken Basic 2000, MS Encarta 2000, Print Master Silver, Reader Rabbit's 1st Grade, Mission: T.H.I.N.K., Riven, Team Apache, HP Pavilion Media Rack, VCD player, MusicMatch JukeBox, VirusScan by McAfee, Adaptec Direct CD, Adaptec CD Creator.

Options: Standard monitor is 15", add \$200 for 17"; HP Deskjet 640C colour printer: \$149; HP ScanJet 3300 flatbed scanner: \$169. The package may be purchased with a one-year return-to-base warranty (instead of onsite) for **\$2149**.



Hot under the collar?



Do your summers make you feel like you're roasting in a dry oven? Desperate to cool down with a dash of moisture in the air? Perhaps you should consider an evaporative air cooler.

IN BRIEF

- If you live in a hot, dry climate an evaporative air cooler's the way to go to cool down.
- They're cheaper to buy and run than a refrigerative air conditioner, and more environmentally friendly too.
- The top two models in this test beat all the others hands down (see the table, page 43).

EVAPORATIVE AIR COOLERS DO JUST what their name implies — they cool you down and provide relief from dry heat.

Unfortunately, if you live in a humid climate (see the map, below), an evaporative air cooler won't do you much good — you'll need a refrigerative air conditioner (see **CHOICE**, October 1999, for our last test of air conditioners).

There were seven models on test, and the two slightly more expensive ones definitely give you better value for money. Even with those two you'll be left with hundreds of dollars more in your wallet than if you'd bought even the cheapest air conditioner — and they're cheaper to run too.

How they work

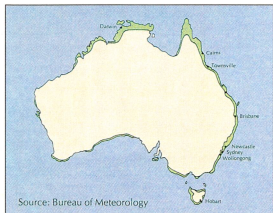
An evaporative air cooler has a motor-driven fan, a dust filter, a water tank and a wetting medium. It draws the hot, dry air across the wetting medium that's saturated with water from the tank. The water evaporates, absorbing heat from the air and blowing cooler, moist air into the room.

There were two basic types in the test. One has a propeller-type fan and shredded wood for its wetting medium; the other has a cylindrical fan and a synthetic wetting medium.

In the first type, a pump draws water from the tank and drips it continually onto the wetting medium, saturating it. In the second type, the wetting medium is one piece of synthetic material wrapped around rollers like a conveyor belt, with the bottom part immersed in the water tank. A small motor rotates the 'conveyor' band so the wetting medium is continually kept wet.

You fill the water tank, and the ice tank if there is one, and let it rip.

Continued on page 42



If you live in any of the areas shaded green on this map, it's probably too humid for an evaporative cooler to be a worthwhile buy.

WHAT TO BUY

BONAIRE Maxicooler	\$ 279
CONVAIR Millenia Mi AUS	\$ 319

WHAT TO LOOK FOR

They're really pretty simple machines, but there are a number of aspects to look at when shopping around (check out the *Profiles* and table for which ones have all these features):

- A high **airflow**.
- Adjustable and/or oscillating **louvers**.
- The best performers in our test have two things in common: a **propeller-like (axial) fan** and a **shredded wood wetting medium**.
- A **filling spout** that's accessible and large enough to fill without spilling.
- **Panels** that close securely but that allow easy access for maintenance.
- A secure **drain cap** that can't accidentally be unplugged but that allows simple and spill-free draining; it helps if you can fit a bucket under the drain spout.
- Clearly labelled **controls**; and either knobs that are easy to grip and turn or pushbuttons.
- **Stability** so that it won't easily tip over and spill the water.
- **Castors** that move smoothly and are easy to direct.
- Not too **noisy**.
- You might think an **ice tank** would increase cooling effectiveness, but we suspect it's more of a convenience factor: the ice melts slowly, providing extra water, which means you don't have to fill the cooler so often.
- Some people might like an **off timer** — at least it stops the kids forgetting to switch the cooler off. None of the tested models has an on timer to let you program the cooler to switch on before you get home, for example.



Check there's a water level indicator that you can easily see, including while filling the tank.

PROFILES

The models in the *What to buy* list are profiled in rank order. Prices shown are recommended retail (RRP), provided by the manufacturers.

BONAIRE MAXICOOLER

RRP: \$279

GOOD POINTS

- Strong airflow and very good range.
- Its shredded wood wetting medium and axial fan proved more effective than the design of other models in this test.
- Easiest to use; easy to fill.
- Well positioned water-level indicator that's easy to read.
- Conveniently placed drain spout.
- Easy to access the dust filter, wetting medium and water tank.
- Large water tank.

BAD POINTS

- Louvers aren't adjustable.
- Uses much more electricity than the rest.



VANESSA MARSHALL

- The noisiest.
- Looks bulky and requires initial assembly.

CONVAIR MILLENIA MI AUS

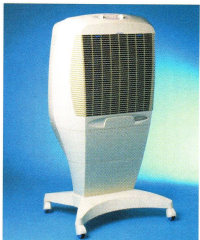
RRP: \$319

GOOD POINTS

- Best for evaporation efficiency and flow rate.
- Its shredded wood wetting medium and axial fan proved more effective than the design of other models in this test.
- Easy to use and to fill.
- Well positioned water-level indicator that's easy to read.
- Conveniently placed drain spout.
- Louvers are manually adjustable left/right.

BAD POINTS

- Narrower airflow range than the **BONAIRE** (see *If you want to know the technical details...*, page 43, for more on this).
- Louvers aren't adjustable up/down.



VANESSA MARSHALL

- Drain plug could come off accidentally.
- Extremely difficult to access the wetting medium and tank.
- Looks bulky and requires initial assembly.

What about the rest?

The other five coolers achieved only about half of the performance scores of the top two, with much lower evaporation efficiencies and air flow rates. All five have the same basic design, which is radically different from the top two. They have a cylindrical fan and use a synthetic wetting medium on rollers rather than a propeller-type fan and shredded wood.

EVAPORATIVE AIR COOLERS

1

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Recommended retail price (\$)	Warranty (years)	Dimensions (h x w x d; mm) *	Fan system	Wetting medium
equal	BONAIRE Maxicooler	Backwell IXL	Australia	279	2	1075 x 675 x 445	Propeller	Shredded wood
	CONVAIR Millenia Mi AUS	Seeley International	Australia	319	2	1005 x 625 x 495	Propeller	Shredded wood
equal	HOTPOINT VC1200	CEG Electric Glass	Taiwan	249	2	640 x 420 x 320	Cylindrical	Synthetic wadding
	MARTEC ME606	Martec	Taiwan	200	Not stated	650 x 415 x 315	Cylindrical	Synthetic wadding
	FELINI AC 705BE	Parex Industries	China	229	1	655 x 435 x 340	Cylindrical	Synthetic wadding
	GOLDAIR 6HG-705	Housewares International	China	219	1	655 x 435 x 340	Cylindrical	Synthetic wadding
	IXL Icecap 42050	Backwell IXL	China	269	1	660 x 430 x 340	Cylindrical	Synthetic wadding

* Rounded to the next 5 mm; all protruding parts except the cord are included.

** Power consumption and sound level are as measured.

(A) Has a timer that can be set to automatically switch off the unit after 1, 2, 4 or 8 hours.

(B) Has a timer that can be set to automatically switch off the unit after 1 to 8 hours.

(C) The manufacturer says changes have since been made to this model which could affect its noise level and ease of use.

Continued from page 40

Does size matter?

Not really. Of course, a larger, more powerful cooler will have a stronger airflow and be able to blow cool air over a larger area, but essentially they don't need to be matched to the size of your room in the same way as refrigerative air conditioners. The larger **BONAIRE** and **CONVAIR** models in this test would be the best choice for a larger room because they deliver a stronger airflow that can reach farther.

Unlike with an air conditioner, you don't have to seal the room or house. In fact, you need to keep a couple of windows or a window and door open because the cooler needs this through-flow of air: it's best for it to sit in front of an open window or external door and draw the outside air through it.

Don't place the cooler in the middle of a room because it'll just recycle the moist air it's delivered, adding more and more moisture. And make sure that any window curtain isn't close enough to be sucked into the cooler. □

For people with a disability

We assessed the coolers using guidelines from the Independent Living Centre, particularly regarding controls, markings and accessibility of parts.

■ **Knobs and markings:** On the **HOTPOINT** the markings are easy to read and understand. The **FELINI** and **IXL** markings aren't in a contrasting enough colour.

The **CONVAIR** is simple to operate and the knobs easy to turn (see below). The pushbutton models (**HOTPOINT**, **BOLDAIR**, **IXL** and **FELINI**) are also easy to operate and beep when a button is pushed. The knobs on the **BONAIRE** and **MARTEC** are simple but a bit stiff to turn.

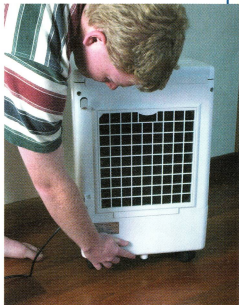
Given our performance recommendations too, if you have hand problems, go for the **CONVAIR**.



The Convaire: good for people with hand problems.

■ The **water level indicator** on the **BONAIRE** and **CONVAIR** is located higher than on the others and is easier to read; their controls are also higher.

■ All models have castors and are easy to move.



For someone who can't bend easily, the drain access on all models is low, so you'll have to consider how you'll deal with draining and cleaning the air cooler.

	2	3	4	5	6	
Water tank capacity (litres)	Power consumption (watts – max) **	Noise low / mid / high (dB – max) **	Ease of use score (%)	Performance score (%)	Overall score (%)	Brand / model (in rank order)
134		56 / 63 / 66	76	73	74	BONAIRE Maxicooler
94		54 / 57 / 61 (C)	72 (C)	75	74	CONVAIR Millenia Mi AUS
77	✓ (A)	51 / 53 / 57	64	37	42	HOTPOINT VC1200
77	✓ (B)	50 / 53 / 56	62	37	42	MARTEC ME606
80	✓ (A)	51 / 54 / 57	62	35	40	FELINI AC 705BE
76	✓ (A)	51 / 54 / 58	64	33	39	GOLDAIR 6HG-705
78	✓ (A)	52 / 55 / 58	62	32	38	IXL Icecap 42050

If you want to know the technical details...

We tested the air coolers for performance and ease of use, and gave them an overall score based on those assessments.

Performance included:

- **Evaporation efficiency (50%):** When water evaporates, heat is absorbed from the surrounding air. The more efficient at its job the cooler is, the more water can be evaporated and, consequently, the more cooling effect you'll get.
- **High flow rate (30%):** How strong is the airflow from the cooler?
- **Range of flow (20%):** How much difference do you get from changing from 'high' to 'low'? Ideally the 'low' flow rate should be about half the 'high' flow rate.

Example: The **CONVAIR** performed the best in terms of flow rate and evaporation efficiency — it blows more strongly and evaporates more moisture into the air, thus giving a faster cooling effect.

The **BONAIRE** also has a strong flow rate, but its evaporation efficiency isn't as good. However, it has a very good range of flow, while the **CONVAIR** has a narrow range.

Ease of use included:

- **Controls** (20%): How easy are they to use; are they stiff and difficult to turn; are labels easy to understand and read?
- **Filling** (60%): Is it easy to fill the water tank — is the spout large enough, or would you end up spilling water on the cooler and floor; and is the water-level indicator easy to see when you're filling the tank?
- **Maintenance** (20%): Manufacturers recommend you clean the cooler at the end of a summer season or before a prolonged period of not using it, so we looked at how easy it is to get the back panel off for access to the wetting medium, dust filter and water tank for cleaning (do you need any tools to do this and can it be done by one person?), and how easy it is to replace a filter.

Maintenance

- Manufacturers recommend that the dust filter and the wetting medium should be cleaned a few times a year. They may need replacing after a few seasons.
- The wetting medium should be dried out occasionally by running the cooler for a few minutes in fan only mode (it's recommended at the end of each day for the **BONAIRE**).
- Because the unit continually has water in it, the tank will need cleaning occasionally to get rid of any gunge or mineral deposits.
- If you're not using it for a lengthy period, the water tank should be emptied and cleaned and the wetting medium cleaned as well (manufacturer recommendations vary, but suggest this at least after each season of use).

1 Fan system

The propeller (axial) type has a pump that draws water from the tank and drips it onto the wetting medium. The cylindrical (centrifugal) fan type has a small motor that continually turns the wetting medium (arranged like a conveyor belt), the bottom of which is immersed in water.

2 Ice tank

As well as the water tank, there's a small tank for ice, which can make the water last longer and reduce the number of fills you have to make.

3 Noise

5 All the models will raise the background noise in your room a little, and you could find the **BONAIRE** on its highest setting a little more intrusive than that.

4 Ease of use score

This score includes:

- Controls: 20%.
- Filling: 60%.
- Maintenance: 20%.

See *If you want to know the technical details...* left, for details of ease of use testing.

5 Performance score

This score includes:

- Evaporation efficiency: 50%.
- High flow rate: 30%.
- Range of flow: 20%.

See *If you want to know the technical details...* for details of performance testing.

6 Overall score

This score includes:

- Ease of use 20%.
- Performance 80%.

Whether your garden is well maintained and tidy or an overgrown mess, you're likely to find a use for a lawn trimmer. But which one will suit your particular needs?

Trimming

the light fantastic



IN BRIEF

■ The petrol lawn trimmers fell into two distinct price groups: \$200–\$250 and \$330–\$400. The expensive models come out on top for performance, but if you don't need to work them too hard, some of the cheaper models are good value.

A LAWN TRIMMER CAN BE A USEFUL tool in any backyard, but different people need it to do different things — from trimming edges to clearing long grass to cutting a small lawn. Your use will affect the amount of money you'll need to spend to get the desired results.

Curved-shaft trimmers are designed for home gardeners, being generally more affordable and easier to use than the usually heavier straight-shaft trimmers used by professionals to clear large areas. This test covers 10 petrol-fuelled, curved-shaft lawn trimmers, in use in various conditions.

The trimmers fell into two distinct price groups: \$200–\$250 and \$330–\$400. The results seem to indicate that you get what you pay for, with the more expensive models (with the exception of the OLEO-MAC 720) coming out on top. But if you're likely to be an infrequent user or aren't willing to spend a lot, some of the cheaper models may still suit your needs.

The long and the short of it

WHAT TO BUY

For frequent or heavy-duty use:

equal	MAKITA RST250	\$334
	SHINDAIWA Home Pro 22F	\$352

For good performance at a cheaper price:

equal	RYOBI Weed Wasp RWT28SDS	\$205
	STIHL FS36	\$245

The trend towards smaller housing blocks means smaller lawns. As a result, some people are using a trimmer to cut their lawn as well as for trimming. To reflect this, this test assessed the trimmers' performance at three tasks:

■ **Trimming open areas**

(like a small lawn) and **along fences:** This is done with the cutting line moving horizontally along the ground. All the models on test performed adequately, with the MAKITA, SHINDAIWA and STIHL standing out for their power and the quality of the finish in open areas.

■ **Trimming along paths:** This is a more arduous task, especially if it isn't done regularly. The trimmer is turned so the cutting line runs vertically along the edge of the path. If there isn't a well-maintained groove between the edge of the grass and the path, a straight cut is difficult to make and the cutting line wears very quickly due to the amount of dirt in the grass and the hardness of the path. You may need to practise a bit because the line tends to grab the grass and pull in the direction of the cut, leaving a ragged edge.

Most of the models tested were very good at this job, with the MAKITA and SHINDAIWA again standing out with very little grabbing, hardly any slowing of the motor and giving the user a clear view of the cutting area. The OLEO-MAC rated poorly because the design of its guard means you can't see properly and have to guess where to cut the grass.

■ **Slashing long grass:** Each model was tested on a property where the grass hadn't been cut for a long time. A harsh test, it's designed to sort the weak from the strong. The lightweight models performed the worst, their motors slowing considerably and hampering the cutting — in thick sections they simply couldn't cope. The MAKITA and SHINDAIWA again stood out for

PROFILES

The models in the *What to buy* list are profiled in rank order from left to right. Prices shown are a good target to aim for when shopping around, based on nationwide checks in August 2000. Anything lower is a bargain.

For frequent or heavy-duty use

MAKITA RST250

Target price: \$334

GOOD POINTS

- Equal best for performance: for finish when cutting open areas of lawn, and cutting long, thick grass and thick overgrown edges.
- Equal most comfortable to use.
- Less stooping required due to long shaft.
- Fuel level is easy to see in translucent fuel tank.

BAD POINTS

- Has a clutch.
- Equal loudest.



VANESSA MARSHALL

SHINDAIWA HOME PRO 22F

Target price: \$352

GOOD POINTS

- Equal best for performance: for finish when cutting open areas of lawn, and cutting long, thick grass and thick overgrown edges.
- Equal least amount of vibration.
- Less stooping required due to long shaft.
- Fuel level is easy to see in translucent fuel tank, which has a metal guard/stand around it.

BAD POINTS

- Has a clutch.
- Smallest cutting path.



VANESSA MARSHALL

For good performance at a cheaper price

RYOBI WEED WASP RWT285DS

Target price: \$205

GOOD POINTS

- Good for cutting thick overgrown edges.
- Equal easiest to respool.
- Fuel level is easy to see in translucent fuel tank.
- Has a clutch.

BAD POINTS

- Equal loudest.
- Worst for vibration.
- On/off switch on motor instead of handle.



VANESSA MARSHALL

STIHL FS36

Target price: \$245

GOOD POINTS

- Equal best finish when cutting open areas of lawn.
- Good for cutting thick overgrown edges.
- Guard is very easy to clean.

BAD POINTS

- Has a clutch.
- Opaque fuel tank.
- Separate spring in bump head could be easily lost.
- Choke not clearly labelled.



VANESSA MARSHALL

their good cutting with minimal slowing of their motors.

Buy for your needs

If you need a trimmer to cope with a yard that becomes heavily overgrown, it may well be worth spending the extra dollars on the two stand-out performers. They'll both set you back well over \$300.

Among the cheaper models, the RYOBI (\$205) and the STIHL (\$245) performed well on all tasks and are good buys. Unfortunately, though, good performance in the cheaper group in our test tends to be inversely related to ease of use (the RYOBI and the STIHL only scored 65% and 60% respectively for this).

If ease of use is your top priority, the WEDEATER Featherlite (\$212) is almost a kilogram lighter than the other models and is adequate for trimming along fences and in open areas, though not long grass (see the photo, right).

What about the rest?

■ In the upper price bracket both the ECHO GT2150 and the HUSQVARNA 322C performed well on all tasks, but not better than the cheaper RYOBI and STIHL models. However, they did score better for ease of use, the ECHO being equal first for ease of use with the WEDEATER.

■ The HOMELITE Trimlite (the cheapest, with a target price of \$199) performed OK at all tasks, though not scoring quite as highly as the top-ranked cheaper models. It's worth noting that if its tank isn't full the motor doesn't run smoothly and stops when edging in a vertical position.

■ The JONSERED GT21L rated reasonably well for horizontal trimming but lacked power for the thicker grass. One of the lighter models, it was also relatively easy to use, being very easy to respool (see *What to look for*, page 46).

Not recommended

■ Our testers encountered a number of problems with the OLEO-MAC 720, which was rated second-lowest for performance and last for ease of use. The design of its guard obscures your view when trimming edges, so you have to guess where to cut the grass. The manufacturer says the guard is



The Weedeater Featherlite Plus was the lowest-scoring model overall for performance. However, it was the equal easiest to use, being almost a kilogram lighter than all other models, and it performed quite adequately for horizontal trimming. If you need a light, easy trimmer and have a generally well kept lawn, it could be a good choice.

designed for greater user safety, but that's no help if it gets in the way of its intended use.

The rubber seal in the fuel cap was made from an inappropriate material and became very swollen, so it didn't seal and caused fuel leaks. This is not only inconvenient and messy, but leaking fuel on an operating motor is also a dangerous fire hazard. It was also the least comfortable to use, being the heaviest, and was difficult to respool (see *What to look for*). For all these reasons we classed this model 'not recommended'.

Lawn trimmers

Lawn trimmers					1	2	3	4	5	
Brand / model (in rank order)		Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Motor size (cc) / power (kW)	Length (m)	Weight (kg)	Fuel tank type	Number of lines
equal	MAKITA RST250	Makita	Japan	334	1	25 / 0.7	1.56	4.6	Translucent	2
	SHINDAIWA Home Pro 22F	Shindaiwa	Japan	352	1 (A)	21 / 0.6	1.60	4.9	Translucent	2
	ECHO GT2150	Allpower	Japan	396	5	21 / 0.6	1.58	4.6	Translucent	2
equal	HUSQVARNA 322C	Husqvarna	Sweden	399	2	22 / 0.7	1.49	4.7	Translucent	2
	RYOBI Weed Wasp RWT285DS	Ryobi	US	205	1 (B)	31 / 0.8	1.45	5.2	Translucent	2
	STIHL FS36	Stihl	US	245	1 (C)	30 / 0.7	1.53	5.1	Opaque	2
	HOMELITE Trimlite UT20740	John Deere	Mexico	199	2	25 / 0.7	1.45	4.3	Translucent	2
	JONSERED GT21L	Jonsered	US	239	1	21 / 0.4	1.38	4.2	Opaque	1
	WEEDEATER Featherlite Plus XT25	Electrolux	US	212	1	21 / ns	1.34	3.4	Translucent	1
NOT RECOMMENDED										
	OLEO-MAC 720	Parklands Trading	Italy	367	2	23 / 0.7	1.59	5.6	Opaque	2

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in August 2000.

ns Not stated.

(A) Two years if you buy the oil recommended by the manufacturer: Shindaiwa two-cycle oil.

(B) Void if air filter isn't cleaned (the manufacturer recommends every 10 hours).

(C) If the first service is at the place of purchase within one month or four hours' use, the warranty is for two years.

WHAT TO LOOK FOR

■ **Full-crank vs half-crank motor:** You may find references to this when you're shopping around. In general, it's claimed a full-crank motor is more powerful, expected to last longer, easier to service, suitable for professional users and more expensive. In our test the three full-crank models (the **ECHO**, **MAKITA** and **SHINDAIWA**) scored highest overall, but the **ECHO**'s performance score was worse than some of the half-crank models. For really heavy-duty or professional use, a straight-shaft trimmer would probably be a better option than any of the curved-shaft trimmers in this test, which are aimed at the home gardener.

■ **Safety guard:** This is a guard mounted around the rear of the cutting head to limit the amount of debris that could fly up and injure a user or bystander. However, an inappropriately designed guard can mean you can't see what you're cutting when you want to use the trimmer vertically to trim edges. Check when you're buying.

■ **Line length-limiting blade:** This is a small blade mounted on the safety guard that cuts the trimming line off at the correct length. It's essential because cutting with a line that's too long can overload the motor.

■ **Shoulder harness:** A harness that clips onto the shaft of a trimmer and supports its weight can be very useful if the trimmer is heavy. It's usually an



Easy respooling on the Weedeater (above) and the Ryobi (right)—see below for details.



optional extra — none of the tested models came with one. If you want one, make sure the trimmer has provision to attach it. In this test, only the **HOMELITE** Trimlite and the **RYOBI** Weed Wasp allow for a harness attachment.

■ **Line-feed system:** All models in this test have an easy-to-use semi-automatic bump-feed system. If you need more line, you tap the cutting head on the ground and a new section of line feeds out.

■ **Spool type:** Respooling can be one of the fiddliest parts of using a trimmer. Ideally, the spool should be easy to remove, the line easily secured and wound on, and then easily threaded out through the feed hole(s) when the spool is replaced.

The best we found in this test were either of two types. With one you simply pull off the spool and wind a single line into a single compartment (the **JONSERED** and **WEEDEATER**). The other type doesn't require the bump head to be disassembled; it has a single line with the separate ends fed into two eyelets. It's then simply wound onto the spool and cut in the middle to produce the two cutting lines (the **RYOBI** is this type).



Look for an easily adjustable second handle: when changing from horizontal to vertical cutting, the second or 'D' handle needs to be rotated around the shaft. This is much more convenient to do if you can adjust the handle's securing bolt with a knob or wing nut, rather than needing a separate tool.

6	7	8	9	10	11			
Line diameter (mm)	Cutting path (mm)	Clutch	Noise at user's ear / 7.5 m (dB)	Performance score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order)	
2.4	390	✓	100 / 81	90	75	83	MAKITA RST250	equal
2.4	300	✓	98 / 82	90	75	83	SHINDAIWA Home Pro 22F	
2.4	420	✓	98 / 80	75	80	78	ECHO GT2150	
2.0	460	✓	99 / 81	75	75	75	HUSQVARNA 322C	
2.0	380	✓	100 / 82	80	65	73	RYOBI Weed Wasp RWT285DS	equal
2.0	410	✓	98 / 80	85	60	73	STIHL F536	
2.0	410		96 / 79	75	65	70	HOMELITE Trimlite UT20740	
2.0	400		92 / 76	60	75	68	JONSERED GT21L	
1.6	400		92 / 75	50	80	65	WEEDEATER Featherlite Plus XT25	
2.0	340	✓	99 / 83	55	45	50	OLEO-MAC 720	

1 Motor size

If all else was equal, a bigger/more powerful motor would be better. But design and other factors come into the equation and affect the performance too. As our test results show, models with a bigger motor don't necessarily give a better result. So it's not worth basing your buying decision on engine size or power.

2 Length

Depending on your height and the trimmer's design, the length of the model may mean you need to stoop while using it.

3 Weight

The weight is a good indication of how tiring it'll be to use the trimmer, although its balance is also important. A shoulder harness (see *What to look for*, left) can make things easier. (The weights given in the table are with an empty fuel tank, so the trimmers will be heavier in use.)

4 Fuel tank type

If a fuel tank is translucent you can see how much fuel is left and refill before it runs out.

5 Number of lines

Trimmers operate with either one spinning line or two; respooling ease varies — see *What to look for*.

6 Line diameter

The diameter of the line used varied from 1.6 mm to 2.4 mm, with the thicker lines generally producing the best results. A thicker line is obviously stronger and more suited to heavy-duty use, although it's not much use if it's not supported by a more powerful machine. Also, it isn't wise to use a line thicker than is recommended for each model.

7 Clutch

A clutch makes the trimmer safer and more convenient to use, engaging when you press the throttle and rev the motor, and disengaging when you release the throttle so that the motor is idling and the line doesn't spin. It also allows the cutting head to slow or stop if something becomes tangled in it, without stalling the motor.

8 Noise at user's ear/7.5 m

The noise in decibels was recorded both at the user's ear and 7.5 metres away. The results reinforce the need to wear ear protection when using a lawn trimmer (see *Safe trimming*, below).

9 Performance score

The following tests were included in the performance assessment (see *The long and the short of it*, page 44, for more details):

- Vertical trimming along paths (edging): 40%.

- Horizontal trimming along fences and in open spaces (like a small lawn): 40%.

- Slashing long grass: 20%.

10 Ease of use score

Ease of use was determined from the following:

- General comfort when using the trimmer, including vertical and horizontal cutting: 50%.
- The amount of vibration during use: 25%.
- Ease of respooling: 25%.

11 Overall score

The overall score is a combination of performance and ease of use, weighted as follows:

- Performance score: 50%.
- Ease of use score: 50%.

Safe trimming

The first and most obvious rule for the safe use of your trimmer is to read the safety precautions and instruction book beforehand.

Some of the more important safety rules include:

- Always wear eye and ear protection.
- Wear adequate clothing: long trousers and sturdy footwear. Gloves and a face shield are also recommended.
- Never use wire or plastic-covered wire instead of the nylon trimmer line.
- Never use a metal blade (such as one you might have for a straight-shaft trimmer) instead of the recommended-thickness nylon line on a curved-shaft trimmer.
- Even though trimmers sweep paths quite

effectively, it can be dangerous, as it could throw up stones, etc.

- Before you start trimming, clear the area of sticks, stones, wire and other objects.
- Don't operate a trimmer if people or pets are within 10 metres. If you're edging or scalping (removing the grass down to the bare dirt, such as round a tree or rockery), make sure they're at least 30 metres away.
- Don't start the trimmer within three metres of the fuelling area, and don't smoke there either.
- Don't operate the trimmer in confined areas because you may be forced to hold it in a dangerous manner. Don't use it in enclosed areas because of exhaust fumes.

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

The product: Hasbro Australia has recalled **Playskool Klacker toys**, model no. 81871, sold from early 1998 through to September 2000, and with the following imprinted on the central purple sphere of the toy: "© 1997 Hasbro Inc, Made in China, US Pat Pend".

The problem: In some cases the knobs can detach and allow small geometric-shaped pieces to come loose, posing a potential choking hazard to infants and young children.

What to do: Take the toy away from children immediately, and send it with your return address to: Hasbro Australia, Reply Paid 67521, Silverwater DC, NSW 1811. A redesigned version will be supplied free of charge within six weeks. For further information call 1800 786 096.

The product: Brivis Australia has recalled its **Brivis gas heater**, model EM52, manufactured between April 1993, 1994, and April 3, 1997. Only units with the letters "EMS" on the thermostat control panel are affected.

The problem: In some cases a defect in the circuit board may lead to the gas flow being activated without being ignited. Heaters installed in a confined space and LPG units have a higher potential safety risk because they could concentrate any gas being emitted in one location.

What to do: Don't operate the heater. Contact the Brivis hotline, 1800 731 731, to record your details and to book a service technician to replace the circuit board free of cost. You can also visit the website at www.brivis.com.au.

The product: Holden has recalled **Holden HSV GTS 300kW** vehicles built in 2000.

The problem: The vehicle may have been released with the SRS warning lamp deactivated. This doesn't prevent the SRS system from deploying, but it would prevent the SRS warning light from illuminating should an SRS system malfunction occur.

What to do: Contact your Holden dealer.

The product: Hyundai has recalled **Hyundai XG and XG Grandeur** vehicles built between July 14 and August 14, 2000.

The problem: The ABS warning light in the instrument panel may come on and remain on although there's no fault in the hydraulic section of the brake system.

What to do: Contact your Hyundai dealer.

The product: Honda Australia has recalled **Honda motorcycles model CB900RR**, 2000 and 2001 models.

The problem: The fuel feed hose located under the fuel tank may leak fuel under certain conditions.

What to do: Contact your Honda dealer for an inspection and to have the problem fixed.

The product: Mitsubishi has recalled the following motor vehicles:

■ **Mitsubishi HJ Galant** in the following VIN ranges:

JMFHJ1P44N000017 to JMFHJ1P44N001597.

JMFHJ2P44N000007 to JMFHJ2P44N001679.

JMFHJ3S44N000001 to JMFHJ3S44R001987.

JMFHJ3S44N000005 to JMFHJ4S44R001989.

The problem: In some cases, the baffle plate and the upper tank are welded incorrectly and, due to internal pressure changes, the tank may crack around spot welding, resulting in fuel leakage.

■ **Mitsubishi HJ Galant**, 1993-94 model year (same VIN ranges as the HJ Galant, above).

The problem: The rubber boots on the lower lateral arm ball joint might have been damaged during assembly. Mud and water may enter the boot, causing extraordinary wear in the boot joint and possibly resulting in ball joint separation.

■ **Mitsubishi CE Lancer** with 4G15 (1.5 L) engines in the following VIN ranges:

JMFDNJC2AVU000001 to JMFDNJC2AVU0002811.

JMFDRCJ2AVU000201 to JMFDRCJ2AVU001412.

JMFSNCK2AVU000002 to JMFSNCK2AXU000914.

JMFSRCK2AVU000201 to MJFSRCK2AXU001150.

■ **Mitsubishi CE Mirage** with 4G15 (1.5 L) engines in the following VIN ranges:

JMFMNJC2AVU000002 to JMFMNJC2AXU002882.

JMFMNJC2AVU000201 to JMFMNJC2AXU001472.

The problem: For both the Lancer and the Mirage, the crankshaft pulley bolt could come loose, which could dislodge the pulley, causing the engine to stop.

What to do: Contact your Mitsubishi dealer for inspection and to have the problem fixed.

The product: Trio Brothers Trading has recalled the **TP-5 Magic Bong Bath** in 250 mL bottles.

The problem: The product contains sodium hydroxide, which isn't detailed on the label.

What to do: Return it to the place of purchase for a refund. For further information contact Trio Brothers Trading on 1800 337 588.

The product: ZG has recalled the **hydraulic floor jack, 2000 kg capacity**, red with label marking:

■ "2000 kg capacity hydraulic floor jack AS2625-1987 approval" or

■ "2000 kg Macho Pty Ltd".

Both have an LF logo and were sold from January 1, 1999, to July 17, 2000.

The problem: Users may risk injury because the products don't comply with the clauses on marking and the "overload protection; eccentric load test" of the mandatory standard AS/NZS 2615: 1995 (Hydraulic Trolley Jacks).

What to do: Stop using the product immediately. Return it to the place of purchase for a full refund. For information contact ZG on (08) 8359 1013 (phone) or (08) 8449 4771 (fax).

The product: Dimmeys Stores has recalled the **girls' 'Just Dreaming' satin nightwear**, sold in the Townsville, Qld, outlet only:

■ Boxer — sizes 8-14.

■ Singlet sets — sizes 8-14.

■ Pyjamas — sizes 8-14.

■ Nightdress

All the above are labelled 'Just Dreaming'.

■ One- and two-piece pyjama sets — labelled 'Made in China'.

The problem: The products don't have the required fire hazard information labels in accordance with the mandatory Australian standard for children's nightwear.

What to do: Return them to Dimmeys for a refund or for the appropriate label to be attached.

The product: Shinn Fu Australia has recalled the **MVP Prolife scissor jack, 750 kg**, sold from January 2000 to June 2000 inclusive.

The problem: The product doesn't comply with the labelling and safe usage instructions of the mandatory standard AS/NZS 2693 (Vehicle Jacks) because it doesn't have a label attached.

What to do: If your jack doesn't have the mandatory label attached, contact Shinn Fu Australia on (03) 9872 6399.

The product: Sun Ten Chinaherb has recalled:

■ **Sun-Ten Hoelen & Schizandra Combination Granules**, batch no. 203908, expiry date: 03/2002. Australian licence no. 20904

■ **Mu Tong Akebia 5407**, batch no. 153903, expiry date: 03/2001.

■ **Radix Stephania tetrandra**, batch no. 224603, expiry date: 11/2001.

The problem: The products contain aristolochic acids, which aren't constituents of the ingredients declared on the label and which the TGA considers to be toxic.

What to do: Don't take the product, and contact your herbal practitioner immediately for advice.

Weekly updates of recalls and bans are posted on the CHOICE website at

www.choice.com.au.

You can also email us any recalls or bans not on this list at

ausconsumer@choice.com.au.

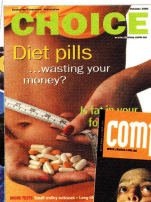
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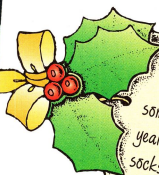


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INS/0011

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CHOICE HOME PAGE



A CHOICE trialist trying out a scooter for an upcoming issue — keep your eyes peeled.

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers. It is a Council member of Consumers International.

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DECEMBER 1999 — NOVEMBER 2000

A ged care, nursing homes Air coolers, evaporative Animal testing, for cosmetics Annual buying guide Appliance reliability	Jun Nov Jun Dec Mar	E nergy labels, new Environment green power hot water options long-life light bulbs recycling fabrics Evaporative air coolers	Aug Jun Dec Apr, Jun* Apr Nov	I mpact drills Index, four-year Insurance health insurance call centre advice travel Internet cafés chat rooms/IRC searching Investment clubs Irons, steam	Aug Jun Jun Nov Nov Jan/Feb Jun Aug Jun Jun	R angehoods Recycling, fabrics Refinancing your mortgage Refrigerators — see Fridges Reliability, appliances	Oct Apr Sep Mar
B ack pain Banks accounts, how to change getting a better deal phone info lines satisfaction with Bathroom scales Beach sun shelters Bike helmets Binoculars Blenders Bookshops online Breakfast cereals Bunk beds Buying guide, annual	Jun, Aug* Jul Mar Jan/Feb, Jun* Apr Dec May Jun May Nov Mar Sep Dec	F an heaters Fats ain't fats ... Fibre, in diet Financial — see also Banks investment clubs mortgages, choosing and changing planning for a lifetime spending patterns 1960–2000 Food 20 questions answered breakfast cereals caffeine chocolate, taste test coconut milk and cream diet pills fats ain't fats ... fibre olive oil organic salsa salt: how much do you eat? supermarket value brands teabags vegetarian, diet weight-loss programs Fridges 2-door, 470–520 L side-by-side, 620–660 L	May Oct Apr Jun Sep, Nov* Jun Apr Aug Mar Jun May Jun Oct Oct Apr Nov Sep Jul, Oct* Sep Dec Apr May Sep	J uicers K ettles, cordless L audry detergents Lawn trimmers, petrol Lifestyle drugs Light bulbs, long-life Lighting options Los Angeles M edical records, privacy Mobile phones digital hands-free kits phone plans Moisturisers Money — see Financial Mortgages, choosing and changing N ursing homes O live oil Online bookshops Organ donation Organic food P aint exterior low-odour Parallel imports Phones, mobile — see Mobile phones Portable cots Printers, choosing Propecia, 'lifestyle' drugs	Mar, May*, Jun* Apr, Jun*, Oct* Apr, Jun*, Oct* Oct May Jun Apr Aug Apr Sep, Nov* Jun Nov Nov Nov Sep Oct Jun Mar Jul Sep Mar	S alsa Salt: how much do you eat? Scales, bathroom Searching the Internet Shopping supermarket price survey supermarket value brands Slimming programs Smoking, how to quit Solar and heat-pump water heaters Sparkling wine and champagne Spend patterns Steam irons Strollers, layback Suitcases, carry-on, trolley Sun shelters, beach Supermarket, prices T ax, GST Teabags Telephones — see Phones Television, digital stereo (68 cm) Travel insurance LA, what to see suitcases, carry-on, trolley V acuum cleaners handheld Vegetarian diet Viagra, 'lifestyle' drugs Video recorders, low-price mono W ashing machines Water heating options solar and heat pump Watering kits, garden Weight-loss programs X enical, 'lifestyle' drugs	Jul, Oct* Apr Aug Jul Jan/Feb Jul Apr Dec, Oct* Apr Apr, Jun* Sep Aug Apr, Aug* Nov Oct Oct Apr Jul Jul Dec Mar Jan/Feb, Jul Dec Dec, Oct* Sep Apr Mar
C affeine Cars car of the future child restraints crash repair costs crash tests ANCAP four-wheel drives crashworthiness satellite navigation (GPS) Cereals, breakfast Champagne and sparkling wine Child/baby concerns bunk beds car restraints cots, portable layback strollers Chocolate, taste test CHOICE, 40 years on Christmas crackers Cleaners, imported Clothes dryers Cockroach killers Coconut milk and cream Cola, taste test Compact fluorescent light bulbs Computer buying your first offer to subscribers Cooktops ceramic choosing Coolers, evaporative Cordless kettles Cots, portable	Jun Oct Sep Jan/Feb Aug Jan/Feb Jan/Feb May Mar Dec Sep Sep Jul Jul Aug May Apr Dec Mar May Dec, Jan/Feb*, Aug* Jun Jan/Feb Apr, Jun* Nov Nov Mar Mar Nov Mar, May*, Jun* Jul	G arden lawn trimmers, petrol watering kits Global positioning system for cars handheld units Green household, quiz Green power GST H ealth back pain caffeine diet pills fibre herbal supplements private insurance call centre advice salt, with quiz smoking, how to quit weight-loss programs Healthcare, medical records Heaters fan solar and heat-pump, water Herbal supplements Hot water options	Nov Oct Apr Jun May Sep Jul, Oct* Jul Apr May May Dec May Dec	D etergents, laundry Diet pills Digital TV Dispute resolution schemes Drills, impact Drinks, cola taste test Drugs, lifestyle Dryers, clothes DVD players	Apr Oct Aug Jul Aug Jan/Feb Mar May Jan/Feb		

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How to use this index

Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.

For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

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Dirt box

It's good to be environmentally friendly these days. However, Starmaid Housewares appears to be clutching at straws — or is that dirt? — in its efforts to sell potato storers.



ENVIRONMENTALLY FRIENDLY - COLLECTS SOIL FROM POTATOES FOR RECYCLING TO GARDEN

Easy money

Children, yet to be battered by the full brunt of consumerism, often see things much more clearly. "How can 12 payments of cash be easy," asks 12-year-old Matthew Robertson. "I would think it would be hard for customers to hand over cash." We have to agree.

Low-brow humour

If you're confusing your eyebrow with your upper lip, no doubt you do need Stripaway hair removal products!



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How about a little help?

The hard word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to D Glazebrook, D Gleeson, G Harwood, L Hull, M Robertson and Mrs Thompson for their contributions to this month's *The hard word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

A request from our art team: If you send us clippings, labels or packaging, please keep them as clean and neat as possible (and don't mark them with highlighters or pens or cut the corners off, etc) so we can reproduce them on this page. Thank you.

SIDNEY AUSTRALIA



Olympic flames

The photo of this little-known harbour appears on the back of a packet of No Frills matches. Any gold medals for spelling?

SMALL PRINT

Despite their claims, it seems Mobile Innovations' Best Friend bonus allows you to call your best friend as many times as *they* like.

*Best Friend bonus is a special Mobile Innovations promotion that runs until 31/12/00 unless withdrawn earlier. Available to new connections only. Calls are free for the first 30 minutes from your Vodafone number through Mobile Innovations to a nominated Vodafone number originating within Australia, from Monday to Saturday 7pm to 7am and all day Sunday. Normal mobile rates apply after the first 30 minutes of the call. Mobile Innovations may refuse access to Best Friend if in Mobile Innovations' opinion customer's usage is excessive or unreasonable.